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## THE MATARBARI PORT



CATALYZING A FREE AND OPEN INDO-PACIFIC TRADE





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## THE MATARBARI PORT CATALYZING A FREE AND OPEN INDO-PACIFIC TRADE

R&D Desk

*The Matarbari deep-sea port is poised to reshape the dynamics of the Indo-Pacific region, offering the promise of economic growth, reduced transshipment costs, and substantial employment opportunities for Bangladesh. The projected economic impact is substantial, with conservative estimates suggesting a 2-3% increase in the country's GDP. This article also addresses the project's environmental considerations, its significance in the region's geopolitics, and the need for continued strategic collaboration.*

### INTRODUCTION

In the heart of the Bay of Bengal, a transformative project is taking shape, one that promises to reshape the dynamics of the Indo-Pacific region. The Matarbari deep-sea port, located in the Moheshkhali Upazila of Cox Bazar, Bangladesh, is a testament to strategic foresight, international partnerships, and the pursuit of economic prosperity. This ambitious undertaking holds the promise of unlocking unprecedented opportunities for Bangladesh while influencing the geopolitical landscape in profound ways.

### KEY FEATURES

- 1 First deep-sea port in Bangladesh
- 2 Modeled after Japanese ports Kashima and Niigata
- 3 First phase is set to be operational in 2026 while second phase by 2030
- 4 Comprising two terminals, 300 and 460 meters long
- 5 Estimated cost: Tk 177.77 billion
- 6 Bulk cargo handling capacity of 16-38 million tonnes and a container capacity of 4.9 million TEU

### THE BIRTH OF MATARBARI

The Matarbari port is no ordinary infrastructure project; it is a symbol of Bangladesh's determination to harness its maritime potential fully. The project's primary objective is to serve the Matarbari coal plant, initially proposed in 2011, but it has since evolved into a multifaceted endeavor. With a projected completion date of January 2027, the Matarbari port is set to become Bangladesh's first deep-sea port. The Japan International Cooperation Agency (JICA) is crucial in realizing this vision, offering a US\$15 billion Official Development Assistance (ODA) loan for both the coal power plant and port, contributing to Japan's total investment of over US\$25 billion in the Matarbari-Moheshkhali Integrated Infrastructure Development Initiative. While the Chittagong Port Authority is a co-investor, Japan's commitment makes it the primary investor in this transformational project. This collaboration between Bangladesh and Japan underscores their shared commitment to economic development, connectivity, and strategic stability in the Indo-Pacific.

### THE INDO-PACIFIC NEXUS

The Matarbari port is not just a local endeavor; it is a bridge between two influential economies in the Indo-Pacific region – India and Japan. The port's development aligns with Japan's broader strategic interests, expanding its presence in the region and deepening its economic ties with Bangladesh. On the other hand, India's engagement in this project, though indirect in terms of financial investment, is grounded in a broader context. India seeks to bolster regional connectivity, foster economic cooperation, and counterbalance China's growing influence in the region.

### ECONOMIC SIGNIFICANCE FOR BANGLADESH

Matarbari holds immense strategic significance for Bangladesh, as it promises to revolutionize the country's trade connectivity, stimulate robust economic growth, and generate countless employment opportunities. Currently, Bangladesh relies heavily on neighboring deep-sea ports like Colombo, Singapore, and Malaysia, incurring substantial transshipment costs. The Matarbari port's completion will eliminate the need for transshipment, drastically enhancing Bangladesh's maritime trade efficiency and competitiveness. The economic impact is substantial, with conservative estimates suggesting an additional GDP growth of 1.14% and an expected creation of nine lakh jobs. The Matarbari



deep-sea port, along with other ports in Payra, Mongla, and Chattogram, and connectivity to India, Nepal, Bhutan, and ASEAN, can help Bangladesh achieve a 10% GDP growth, necessary for the country to become a developed nation by 2041. The creation of jobs will not only alleviate unemployment but also uplift countless lives, fostering socioeconomic progress and prosperity. Matarbari Port reflects Bangladesh's resolute commitment to modernizing infrastructure, attracting investments, and becoming a prominent player in global trade connectivity.

## REGIONAL BENEFITS

The impact of Matarbari's development extends beyond Bangladesh's borders, benefiting neighboring landlocked countries like Nepal and Bhutan by reducing regional transshipment costs for their goods. India, too, is expected to benefit from the improved connectivity facilitated by the Matarbari port, which is expected to provide an economic boost to the country's northeastern states. Similar benefits are likely to accrue for the broader sub-region as well. This enhanced connectivity encourages collaboration in multiple sectors, fostering regional bonds and greater cooperation. It sets the stage for shared prosperity and sustainable development, benefiting all participating nations.

## STRATEGIC SHIFT: MATARBARI VS SONADIA PORT

In understanding the strategic significance of Matarbari, it is important to consider the adjacent proposed port at Sonadia, which is located less than 50 km away. In 2006, it was Sonadia that had been identified as the most suitable location for a deep-sea port. China expressed a keen interest in developing the port and even presented a comprehensive project proposal for its construction. However, despite the discussions between Bangladesh and China, the anticipated — and in some quarters, the apprehended — agreement never materialised. Subsequently, in 2018, Dhaka decided to construct the deep-sea port at Matarbari with assistance from Japan, marking a shift in the country's direction. This move effectively sealed the fate of the Sonadia port and finally, in 2020, Bangladesh officially announced the scrapping of the Sonadia port project, solidifying the Matarbari port's position as the chosen deep-sea port.

The decision to prioritize Matarbari over abandoned Sonadia is a strategic choice that has far-reaching implications. The potential involvement of China in the Sonadia port project raised concerns about its proximity to India's eastern naval command headquarters in Visakhapatnam and the strategic Andaman and Nicobar Islands. This shift in direction reflects Bangladesh's alignment with partners who prioritize shared values, economic cooperation, and connectivity.

## ENVIRONMENTAL CONCERNS AND CONSIDERATIONS

While strategic considerations played a significant role in the decision-making process, environmental concerns should not be overlooked. A Greenpeace Japan report highlighted the potential environmental and health risks associated with the Matarbari coal power plant, underscoring the importance of adopting sustainable practices and pollution control measures.

## INDIA'S ROLE AND STRATEGIC CONCERNS

India's influence in the Matarbari project, including its indirect financial investment, reflects its strategic concerns about China's expanding presence in the Indian Ocean region. The project helps India safeguard its strategic interests, maintain its advantage, and address geographical vulnerabilities in its northeastern states.

## CATALYZING A FREE AND OPEN INDO-PACIFIC

The significance of Matarbari extends to the broader Indo-Pacific region, aligning with the interests of Japan and India, both members of the Quadrilateral Security Dialogue. It underlines the importance of free, open, and inclusive Indo-Pacific, strengthens regional ties, and fosters economic integration.

## CONCLUSION

The Matarbari deep-sea port project is more than just a construction site; it represents the convergence of strategic partnerships, economic opportunities, and geopolitical considerations. It showcases the shared commitment of Japan, India, and Bangladesh to promote regional connectivity, economic growth, and the preservation of a free and open Indo-Pacific. However, we need to thoroughly assess and address environmental impacts and potential health risks in major infrastructure projects like this. The challenges associated with the Matarbari port and coal power plant underline the importance of adopting sustainable practices, implementing effective pollution control measures, and prioritizing the well-being of local communities and ecosystems. As the Matarbari port continues to evolve, it will play a pivotal role in shaping the future of the region, offering a model for how strategic collaboration can lead to shared prosperity.



## EDIBLE INSECTS - A SOLUTION FOR FOOD AND FEED SECURITY

**R&D Desk**

*Edible insects offer solutions for global food security, environmental sustainability, and livelihoods. Overcoming cultural biases and scaling up insect farming is essential for ensuring nutrition for all. Hence, embrace entomophagy for a food-secure, sustainable future.*

### INTRODUCTION

Entomophagy, the age-old practice of eating insects, is now emerging as a sustainable and nutritious source of food. While Western societies may raise an eyebrow at the idea, for countless generations, entomophagy has been a staple in diets worldwide. In this article, we embark on a journey into the realm of entomophagy, delving into its history, the environmental advantages it offers, the rich nutritional content of insects, and their potential to tackle global food security and nutrition issues.

### A HISTORICAL PERSPECTIVE

Entomophagy's roots stretch back through the annals of history, even finding mention in biblical literature. Yet, it's considered a culinary taboo in many Western cultures, which has obstructed its integration into mainstream agriculture. In stark contrast, over two billion people across the globe have embraced insects as a regular part of their diet. These edible insects comprise a diverse selection: beetles, caterpillars, bees, ants, grasshoppers, locusts, crickets, and more. While deeply embedded in various cultures, it's imperative to underscore the untapped potential and environmental benefits entomophagy brings.

### WHAT ARE INSECTS?

Insects, derived from the Latin "insectum," are arthropods characterized by their chitinous exoskeleton, a segmented body (head, thorax, and abdomen), three pairs of jointed legs, compound eyes, and antennae. With over a million described species and an estimated total between six to ten million, insects are incredibly diverse and adaptable, thriving in nearly all environments. Insects captivate with their unique features like:

- 1 Exoskeleton:** Nature's armor for environmental protection.
- 2 Wings:** Transforming them into winged invertebrates.
- 3 Cold-Blooded:** They're temperature-dependent for their metabolic activity.
- 4 Metamorphosis:** Adapting to seasonal changes through transformations.
- 5 Rapid Reproduction:** A testament to their prolific nature.
- 6 Resilient Respiratory Systems:** They breathe through a network of tiny tubes.
- 7 Minimal Parental Care:** Unlike mammals, insects require minimal nurturing.

### THE CASE FOR ENTOMOPHAGY

**Health Benefits:** Insects offer a healthy and nutritious alternative to conventional protein sources such as chicken, pork, beef, and fish. Rich in protein, good fats, calcium, iron, and zinc, insects have long been a traditional dietary component in many regions, providing a unique and nutritious source of sustenance. Remarkably, mealworms boast a nutritional composition comparable to that of fish, surpassing cattle and pigs in omega-3 and omega-6 fatty acid content.

**Insects as Animal Feed:** Increasing demand and prices for fishmeal and soy have prompted research into the use of insect protein for aquaculture and poultry feed. Insect-based feed products exhibit the potential to compete with fishmeal and soy-based feeds, opening new market opportunities for insect-derived proteins.

**Environmental Sustainability:** Insects bred for food production emit significantly fewer greenhouse gases compared to traditional livestock, especially when compared to methane-producing animals like cows. Furthermore, insect farming is a less land-intensive endeavor, with the focus on feed rather than vast tracts of land. In addition, insects generate lower ammonia emissions compared to conventional livestock, making them an environmentally friendly choice.





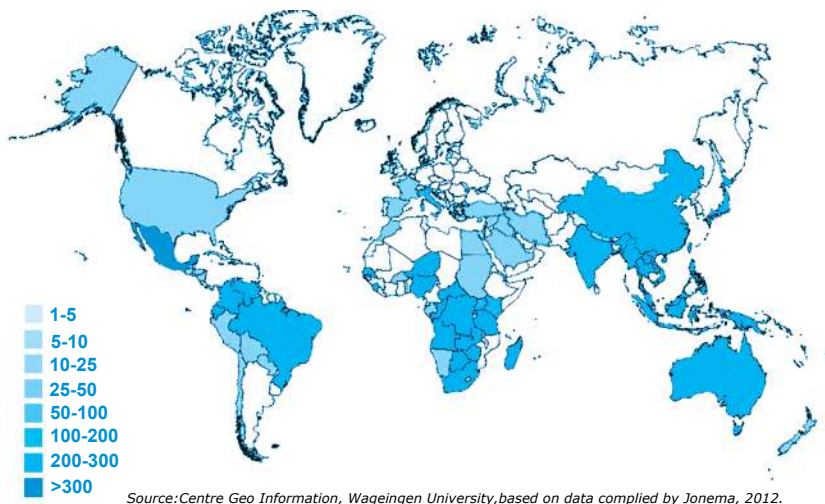
**Farming is economical:** Insects stand out for their remarkable efficiency in converting feed into protein, requiring significantly less feed than conventional livestock. For instance, crickets need twelve times less feed than cattle, four times less than sheep, and half as much as pigs and broiler chickens to produce an equivalent amount of protein. Insects also exhibit a talent for recycling organic waste streams, showcasing their sustainability.

**Livelihood Opportunities:** Insect gathering and rearing offer vital livelihood opportunities for people in both developing and developed countries. In developing nations, the poorest segments of society, including women and landless individuals, can engage in insect collection, cultivation, and processing. This involvement not only enhances their diets but also generates cash income through the sale of excess production in local markets or as street foods.

**Insects as a Natural Resource:** Insects, once viewed as nuisances or pests, fulfill vital ecological roles. They contribute to pollination, enhance soil fertility through waste bioconversion, provide natural biocontrol for harmful pests, and yield valuable products such as honey, silk, and applications in medicine.

## ENTOMOPHAGY WORLDWIDE

Record Number of Edible Insect Species, by Country



With over 1,900 documented edible insect species worldwide, the most commonly consumed groups include beetles, caterpillars, bees, ants, grasshoppers, locusts, crickets, cicadas, termites, dragonflies, and flies. This culinary diversity underlines the adaptability and versatility of entomophagy across various cultures and ecosystems.

Yet, the practice of entomophagy is profoundly shaped by cultural and religious beliefs. In Western societies, there exists a general aversion to consuming insects, impeding their integration into mainstream agriculture. Nevertheless, as people worldwide relish the palatability of insects and recognize their place in local food cultures, attitudes toward entomophagy are slowly shifting.

## FARMING SYSTEMS

While most edible insects are presently harvested from the wild, certain species like bees and silkworms have a history of domestication. Nevertheless, farming insects for direct human consumption remains relatively novel. Instances include cricket farming in Southeast Asian countries like the Lao People's Democratic Republic, Thailand, and Vietnam, primarily aimed at human consumption.

## CONCLUSION

Entomophagy, the practice of eating insects, offers a highly nutritious and sustainable protein source with the potential to address global challenges. It enhances food security, reduces the environmental impact of livestock production, and creates livelihood opportunities. However, realizing its full potential, especially in Western cultures with cultural biases, demands comprehensive efforts. This includes clarifying regulations, documenting nutritional value, and raising consumer awareness. Moreover, scaling up insect farming and processing is essential. In a world striving to feed a growing population sustainably, edible insects present a practical, eco-friendly solution. By further exploring and embracing entomophagy, societies can progress toward a food-secure and environmentally balanced future. Insects, once considered pests, might be a key part of solving pressing global issues. Insect consumption isn't just about culinary diversity; it's a pathway to reimagining food production and consumption in a crowded, resource-constrained world, offering a more sustainable and food-secure future for humanity.



**BANK COMPANY (AMENDMENT) ACT 2023 CHARTS A COURSE TO FINANCIAL STABILITY**

*Mohammad Zonaed Emran, JAVP, MNC Banking Department*

The government has amended the Bank company Act which will be dubbed as Bank Company (Amendment) Act 2023 in line with World Bank and IMF conditions for availing multilateral organizations loans. Bangladesh would avail World Bank US\$ 250 million loan for budget support to Bangladesh where the multilateral lender has tagged the modification of Bank Company Act as one of the preconditions. Moreover, IMF also stated Bank Company Act upgradation as a condition and gave a deadline (by September 2023) to implement the Act in order to be eligible for the next tranche of loan. The draft Bank Company (Amendment) Act 2023 has been vetted by the cabinet and were placed in the parliament for final approval and later on June it was approved. With an aim to establishing good governance in the banking sector and curbing the ever-increasing Non-Performing Loans, This act has been focused mainly. There are many salient features in the current amendment. The subject matter of this articles revolves around these amendments and probable impact on the banking industry. The table below provides a concise summary of the changes introduced in the amended act.

Section	Topic	Existing Act	Amendment in 2023
5	Definition of Willful Defaulter	Not defined	<ul style="list-style-type: none"> <li>•It will be considered willful defaulter-</li> <li>•If a person or institution fails to repay a loan, despite having the financial ability.</li> <li>•If anyone takes financial benefits from a bank or FI providing false information.</li> <li>•If borrower uses the loan from Bank or FI for the other than approved purpose (divert funds).</li> <li>•If transfers any asset kept as mortgaged in banks against loans without prior approval from the bank concerned.</li> </ul>
15 Ga(10)	No. of Directors from same family	Max 4 directors of a bank can be from the same family.	<ul style="list-style-type: none"> <li>•Max 3 directors of a bank can be from the same family.</li> </ul>
15 KaKa	Tenure of Directors	9 years consecutively One can return to the directorship position after 3 consecutive years' interval.	<ul style="list-style-type: none"> <li>•12 years consecutively</li> </ul>
15 kaKaKa	Alternate Director	Not mentioned	<ul style="list-style-type: none"> <li>•If a Director remains abroad for 3 consecutive months, the board can appoint an Alternate Director for a maximum of 3 months.</li> </ul>
27 KaKa	Loan to defaulted Group concern	Bank shall not extend any loan to any Borrower in default.	<ul style="list-style-type: none"> <li>•Bank shall not extend any loan to any Borrower in default.</li> <li>•However, if any sister concern or individual of any Group is not a willful defaulter and if it is authenticated by Bangladesh Bank that there was logical ground for defaulting the loan by individual or company, then the other concerns of the Group won't be a defaulter and these type of entities, individuals or company will be eligible for granting further/ fresh loans subject to prior permission from Bangladesh Bank.</li> </ul>



Section	Topic	Existing Act	Amendment in 2023
23	Restriction on common Directorship	Directors of a Bank will not be allowed to become members of the Board of another Bank, NBFI simultaneously.	<ul style="list-style-type: none"> <li>•Directors of a Bank will not be allowed to become members of the Board of another Bank, NBFI, Insurance company, and their subsidiaries and associated companies simultaneously.</li> </ul>
23 Aa KaKa	Nominated Director	Not mentioned	<ul style="list-style-type: none"> <li>•In addition to 3 directors position of a bank, the same family members can be Nominated Director of their maximum 2 Companies and in that case one company cannot be represented by more than one Director.</li> </ul>
26	Power can be exercised by BB	Not mentioned	<ul style="list-style-type: none"> <li>•If the Directors or Managing Directors of a Bank or its subsidiaries become involved in harmful activities that go against the interest of depositors, BB can take necessary measures for this.</li> </ul>
27 Kha	Measures for Willful Defaulter	Not mentioned	<ul style="list-style-type: none"> <li>•Banks must send the list of willful loan defaulters to BB.</li> <li>•BB can impose ban on overseas travel, issuance of trade license, company registration under SEC &amp; RJSC against the willful defaulters</li> <li>•A willful defaulter cannot be eligible to be a Director of a Bank or FI until after 5 years have passed after being excluded from the list of willful loan defaulters.</li> <li>•If any Director of a Bank becomes a willful loan defaulter, BB can remove him from the directorship.</li> <li>•If a bank fails to send the list of loan defaulters to the central bank in time, the bank can be fined TK. 50. Lac to TK.1. Cr. The bank will have to count fines of an additional TK.1. Lac for each day's delay.</li> <li>•Once a Bank report someone as willful defaulter, will notify the borrower within 7 working days and Borrower will appeal to BB within 30 days and BB will make the final decision.</li> <li>•Once a borrower is categorized as willful defaulter (if borrower do not appeal or BB declines the appeal), Banks will ask the borrower to repay the entire loan within 2 months, in fail, banks have to file lawsuits in criminal court against willful defaulters.</li> </ul>
29 Ka	Valuation	Not mentioned	<ul style="list-style-type: none"> <li>•Collateral valuation have to be conducted by BB enlisted surveyor.</li> </ul>

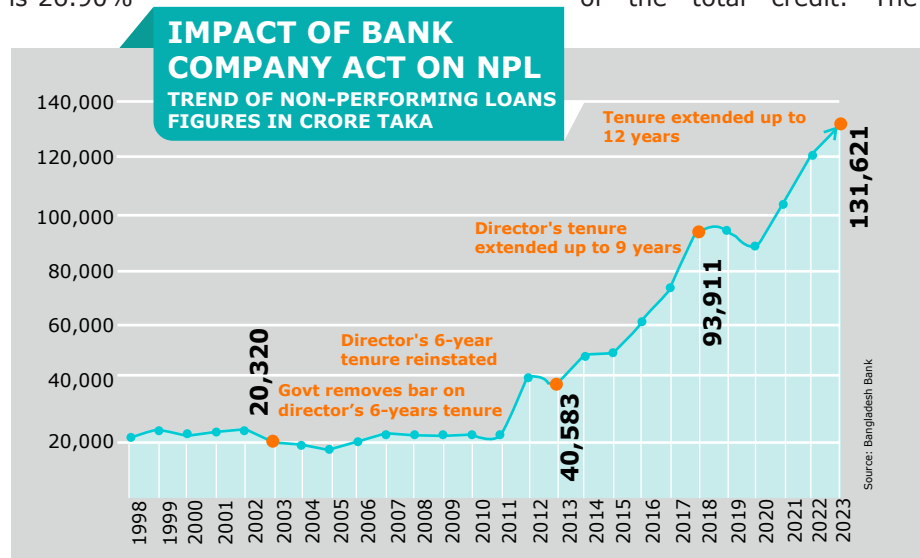




In the amendment of Bank Company Act for the 1<sup>st</sup> time definition of willful loan defaulter was described elaborately. It was treated who would be treated as willful defaulter and what would be penalty if their names appear in the list of willful defaulters. The Central Bank has been given huge the authority to enforce the punitive action against loan defaulters in accordance with the amended act clearly articulated in the above table. The amended act also incorporates that bank directors have to provide collaterals and securities to avail bank loans. The amended act also included merger and restructuring of Bank. Earlier there was no such provision in the act. This provision would help the financially weak bank go for merger with sound banks.

With a view to curbing the unbridled non-performing Loans in the banking sector and establishing banking governance, the amended act would help greatly. The IMF instructs the government to curb the non-performing loan below 10%. It also suggests the amendment of Bankruptcy Act and Money Loan act. The Non-Performing Loan has been crippling in our banking industry. As per the latest Bangladesh Bank statistics is the country's total classified loan is Tk. 1.210 trillion, the rescheduled loan is Tk. 2.130 trillion and the written off loan is Tk. 550 billion. So, the total stressed assets of the country are Tk. 3.890 trillion which is 26.90% of the total credit. The classified loan rose to 10.11% in June 2023 compare to 8.96% of the same quarter of previous year.

Based on repayment performance, a loan can be categorised as unclassified or classified. If a loan is paid back on time with interest, it is termed an unclassified or performing loan. When a loan is not repaid in full, it is called a classified or Non-Performing Loan (NPL). NPLs can in turn be termed as Sub-Standard (SS), Doubtful (DF) or Bad/Loss (BL), depending on the period for which it remains due. When a performing loan turns into an NPL, it is termed as SS, then to DF and lastly to BL, as the non-payment situation deteriorates. Hence, in a pool of classified loans, it is better to have a higher number of SS loans than DF or BL ones.



The data on NPLs show that SS and DF loans declined over the 1994-2022 period, while the BL kept on rising, indicating that the quality of NPLs worsened. Of the total classified loans, the SS ones were 19% and DFs were 18% against the BLs of 63% in 1994. In 2021, the share of BLs in classified loans increased to 88%. SS and DF loans constituted about 7% and 5%, respectively. The long-run increase of BL loans indicates that a major portion of the NPLs has not been performing for long. A question may naturally arise as to the destination of these BL loans. Besides cross-country comparison shows that Bangladesh's banking sector has the second-highest NPL% among the countries in South Asia. With NPLs only increasing, banks in Bangladesh have been facing tremendous pressure in terms of provision maintenance. There was a shortfall in maintaining provision almost every year between 1997 and 2022. Although there were ups and downs in the provision maintenance ratio, on average it increased over time.

It is necessary to get an appropriate estimate of NPLs so that the actual performance of the banking sector can be understood. If there is an underestimation, it will have multiple effects. Asset quality will be falsely high and the capital maintained against risk-weighted assets will be lower than what's required. Consequently, an imbalance will be created between asset quality and capital maintenance. Bank profits will be artificially high as they will have to maintain less provision that comes from profits. Some banks will be viable on paper only, and their vulnerability cannot be realised before they go bankrupt. Managing NPLs in a country like Bangladesh is crucial because most financial assets are owned by commercial banks, and the country's economic growth is largely dependent on the flow of funds from the banking system. While NPL rates should not be more than two to three percent for a sustainable banking system, they are unusually high in Bangladesh.

In the face of these formidable challenges, the amended bank company act 2023 incorporates robust measures to combat habitual loan defaulters and reduce familial influence within bank boards. Nevertheless, the success of these reforms hinges on the government's commitment, the central bank's authority, and effective implementation. The Act represents a crucial step in addressing the NPL crisis and promoting financial stability in Bangladesh's banking sector.



## বাঙালি উদ্যোক্তার বিশ্বজয়

যৌথ সংকলনে বদিউল আলম লিংকন, জেএভিপি, ক্রেডিট মনিটরিং ডিপার্টমেন্ট এবং আর এন্ড ডেস্ক

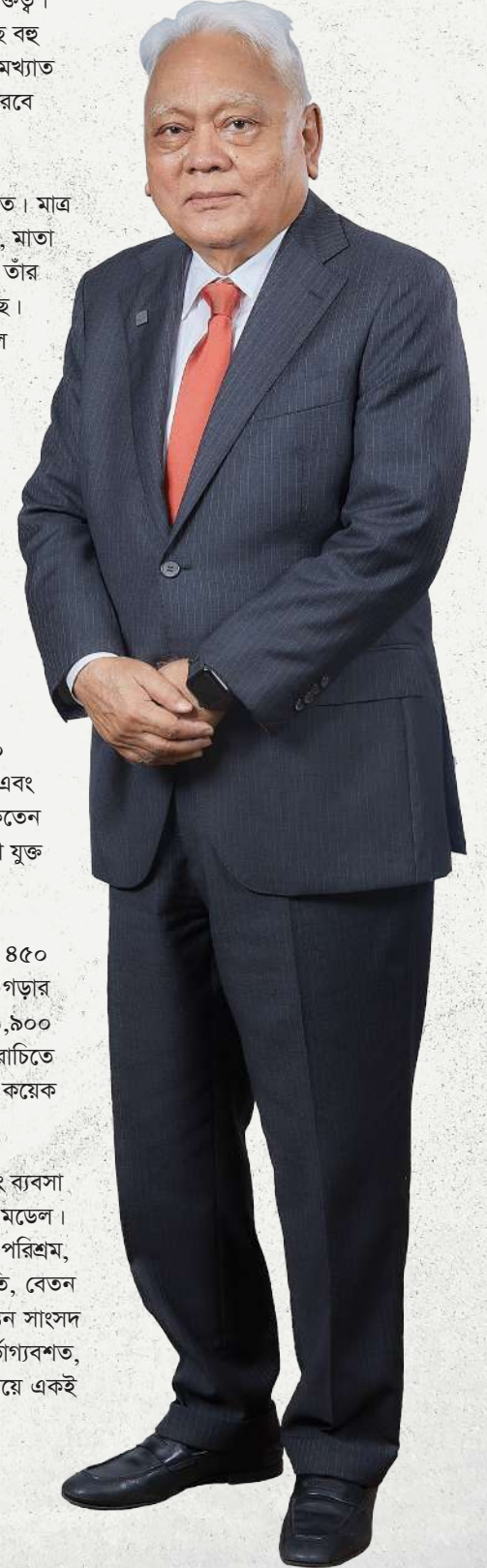
সৈয়দ মঞ্জুর এলাহী- বাংলাদেশের একজন প্রথিতযশা, দেশীয় ও আন্তর্জাতিক অঙ্গনে সুপরিচিত ব্যবসায়িক ব্যক্তিত্ব। তাঁর এই শীর্ষস্থানীয় পর্যায়ে উঠে আসার পিছনে রয়েছে এক রোমাঞ্চকর গল্প। এই গল্পের পরতে পরতে রয়েছে বহু সংগ্রাম ও পাহাড়সম বাধাকে জয় করার দৃঢ় প্রত্যয়ের অসংখ্য দৃষ্টান্ত, যা অনেকেরই এখনো অজানা। এই স্বনামখ্যাত উদ্যোক্তার জীবনের উত্থানের ঘটনা প্রবাহ একদিকে যেমন আপনাকে উদ্বেলিত করবে, অন্যদিকে অনুপ্রাণিত করবে জীবনের অভিষ্ঠ লক্ষ্য অর্জনে বলিষ্ঠ পদক্ষেপ নেয়ার ক্ষেত্রে।

তাঁর জন্ম ২৬শে সেপ্টেম্বর ১৯৪১ সালে ভারতের কলকাতায়। পরিবারের সবার কাছে তিনি মনি নামে পরিচিত। মাত্র পাঁচ বছর বয়সে তিনি পিতৃহারা হন। পিতার অকাল প্রয়াণে তাঁর পরিবারে গভীর শোকের ছায়া নেমে আসলেও, মাতা শরীফা আলী চার ভাই ও তিন বোনের সংসারের হাল ধরেন দৃঢ়ভাবে, তেমনভাবে বাবার অভাব বুঝতে দেননি। তাঁর মাতার দৃঢ়চেতা মানসিকতা, ন্যায় পরায়নতা ও নৈতিকতার শিক্ষা তাঁর পরবর্তী জীবনে গভীর প্রভাব ফেলেছে। স্বাধীনচেতা পরিবারে জন্ম হলেও পরিবারের সবাই সাধারণ জীবনযাপনে অভ্যস্ত ছিলেন। তাঁদের জীবনের মূল প্রেরণা ছিল জ্ঞান অর্জন ও দর্শনচর্চায়। তাঁর বাবা স্যার সৈয়দ নাসিম আলী কলকাতা হাইকোর্টের বিচারক হিসেবে নিয়োগ পান ১৯৩৩ সালে। তিনি প্রথম বাঙালী মুসলিম বিচারক ছিলেন। নীতিতে এবং ন্যায়বিচারে অত্যন্ত দক্ষ ছিলেন। তাঁর নিয়ুক্তির এক যুগ পর তিনি অবিভক্ত বাংলার প্রধান বিচারপতি হয়েছিলেন। দ্বিতীয় বিশ্বযুদ্ধের পর ব্রিটিশ সরকার তাঁকে নাইট উপাধি দেয়। তাঁর বড়ভাই এসএ মাসুদ যুক্তরাজ্যের কেমব্রিজ বিশ্ববিদ্যালয় থেকে আইন বিষয়ে উচ্চতর ডিগ্রি নেন এবং তিনি কলকাতা হাইকোর্টের বিচারক হিসাবে যোগদান করেন। তাঁর মেজভাই এসএ মওদুদ বিলেত থেকে ইঞ্জিনিয়ারিং বিষয়ে পড়াশোনা শেষ করে যোগ দেন সিভিল সার্ভিসে। সেজেভাই এসএ মনসুর ছিলেন ভারতের কমিউনিস্ট পার্টির প্রতিষ্ঠাতা সদস্য। ছোটবেলায় তিনি দূরন্ত প্রকৃতির ও একরোখা জেদী ছিলেন। এই দূরন্ত বালকের দেশের Business Icon -এ রূপান্তরের গল্প নিশ্চিত ভাবেই বর্তমান ও পরবর্তী প্রজন্মের জন্য অনুকরণীয়।

তিনি কলকাতাতেই স্কুল ও কলেজের পাঠ শেষ করেন। ১৯৬২ সালে কলকাতা বিশ্ববিদ্যালয়ের অধিনস্থ সেন্ট জেভিয়ার্স কলেজ থেকে অর্থনীতিতে স্নাতক ডিগ্রি অর্জন করেন। উল্লেখ্য, ২২ হাজার ছাত্র-ছাত্রীর মধ্যে গড়ে ৮০ শতাংশের বেশি নম্বর পেয়ে ডিস্টিংশনসহ 'সপ্তম' হয়েছিলেন তিনি। একই বছরে ঢাকায় চলে আসেন এবং স্নাতকোত্তর পর্যায়ে ঢাকা বিশ্ববিদ্যালয়ে ভর্তি হন। ১৯৬৪ সালে অর্থনীতিতে স্নাতকোত্তর সম্পন্ন করেন। থাকতেন সলিমুল্লাহ মুসলিম (বর্তমানে এসএম) হলে। ঢাকা বিশ্ববিদ্যালয়ে পড়াকালীন সময়ে তিনি ছাত্র রাজনীতির সাথে যুক্ত ছিলেন।

প্রাথমিক অবস্থায় একজন সিএসপি (পাকিস্তানের সিভিল সার্ভিস) অফিসার পদে (তৎকালীন বেতন ছিল মাত্র ৪৫০ টাকা) যোগদানের ইচ্ছে থাকলেও পারিবারিক বন্ধু হুমায়ুন খানের অনুপ্রেরনায় কর্পোরেট অঙ্গনে ক্যারিয়ার গড়ার সিদ্ধান্ত নেন। ১৯৬৫ সালে তিনি পাকিস্তান টোব্যাকো কোম্পানিতে প্রবেশনারি অফিসার (ফাইন্যান্স) হিসাবে ১,৯০০ টাকা বেতনে যোগদান করেন। তাঁর কর্মদক্ষতা ও নিষ্ঠার পুরস্কার স্বরূপ ৬ মাস পূর্বেই চাকুরীতে স্থায়ী হন। করাচিতে তাঁর কর্মজীবনের শুরু। ১৯৭০-এ রাজনৈতিক পরিস্থিতি উত্তপ্ত হয়ে উঠলে তাঁকে ঢাকায় বদলি করা হয়। মাঝে কয়েক মাসের জন্য কর্মস্থল ছিল বিলেত।

তাঁর চাকুরীর বাধাধরা গন্ডি ভালো লাগত না কখনোই। ব্যবসায়ী হওয়ার স্বপ্ন ছিল ছাত্রজীবন থেকেই, তবে ট্রেডিং ব্যবসা তিনি পছন্দ করতেন না। টাটা ইন্ডাস্ট্রিজ এর প্রতিষ্ঠাতা জমশেদজি টাটা হলেন তাঁর ব্যবসায়িক জীবনের রোল মডেল। তাই ভালো চাকুরী করলেও ব্যবসা করার সুযোগ খুঁজতে থাকেন। অন্যদিকে কাজের প্রতি নিষ্ঠা, সততা, কঠিন পরিশ্রম, বুদ্ধিমত্তার কারণে প্রতিষ্ঠানের কর্তা ব্যক্তিদের কাছে তিনি প্রিয় পাত্রের পরিণত হন। অতি অল্প সময়ে পদোন্নতি, বেতন বৃদ্ধিসহ চাকুরী সংক্রান্ত সুবিধা বাড়তে থাকে। নতুন চাকুরীর এক বছরের মাথায় তিনি জয়পুরহাটের তদানিন্তন সাংসদ মফিজ চৌধুরীর মেয়ে নিলুফার চৌধুরীকে বিয়ে করেন। তাঁর স্ত্রী সানবীমস স্কুলের প্রতিষ্ঠাতা অধ্যক্ষ ছিলেন। দুর্ভাগ্যবশত, ২০২০ সালে তিনি ও তাঁর স্ত্রী উভয়েই কোভিড-১৯ এ আক্রান্ত হন। অসংখ্য গুণগ্রহীকে শোকের সাগরে ভাসিয়ে একই বছরের ২৬ মে তাঁর স্ত্রী পরলোকগমন করেন।



১৯৭১ সালে মুক্তিযুদ্ধ শুরু হয়। তাঁর শ্বশুর রাজনীতির সঙ্গে জড়িত ছিলেন। তাই পাকিস্তানি হানাদারদের নির্যাতনও তাঁদের ওপর বেশি চলে। মুক্তিযুদ্ধের সময় পাকিস্তানি আর্মি তাঁর শ্বশুর মফিজ চৌধুরীর বিরুদ্ধে গ্রেপ্তারি পরোয়ানা জারি করে। শ্বশুরের গ্রামের বাড়িতে গিয়ে পরিবারের কয়েকজন সদস্যকে নৃশংসভাবে হত্যা করে, পাশাপাশি নিকট আত্মীয়দের খুঁজতে থাকে পাকিস্তানি হানাদার বাহিনী। তিনি অনেকটা নিরুপায় হয়ে পরিবার-পরিজন নিয়ে রাজনৈতিক আশ্রয়ে লন্ডন চলে যান। সেখানে নাগরিকত্ব পাওয়ার বিষয়টি চূড়ান্ত হয়ে যায় তাঁর ও পরিবারের সকলের। অন্যদিকে, লন্ডনের বড় একাধিক প্রতিষ্ঠানে চাকুরির সুযোগও হয় তাঁর। কিন্তু বাংলাদেশ ছেড়ে থাকতে রাজি ছিলেন না তিনি। উচ্চ বেতনের চাকুরী, বাড়ি-গাড়ি, প্রাচুর্য, নিশ্চিত জীবন সব ছেড়ে ১৯৭১ সালের ২২ ডিসেম্বরে দিল্লিতে পরিবারের সদস্যদের রেখে যুদ্ধবিধ্বস্ত বাংলাদেশে একাই ফিরে এসেছিলেন। পুনরায় চাকুরিতে যোগদান করলেন। তাকে এইবার চট্টগ্রামে পোস্টিং দেয়া হলো।

যুদ্ধ পরবর্তী বাংলাদেশে তাঁর শ্বশুর তখন মন্ত্রী। তিনি সাপ্তাহিক ছুটির দিনে ঢাকার মিন্টো রোডে শ্বশুরের বাসায় যেতেন। ১৯৭২ সালের মে-জুন মাসের দিকে একদিন শ্বশুর মফিজ চৌধুরী তার বাসায় লিহাই ইউনিভার্সিটির বন্ধু FICCI -এর তৎকালীন সভাপতি সঞ্চয় সেন ও অন্য সফরসঙ্গীদের নৈশভোজে নিমন্ত্রণ করেন। সেখানে তিনিও উপস্থিত ছিলেন। পার্টিতে রেমন্ড ক্লেয়ার নামীয় এক ফরাসি ব্যবসায়ী সঙ্গে পরিচয় হয়। তিনি এগিয়ে এসে তাঁর সঙ্গে কথা বললেন। জিজ্ঞেস করলেন, কী করো। তিনি চাকুরী করার কথা জানালে, প্রত্যুত্তরে তিনি জিজ্ঞেস করলেন ক্লেয়ার কী করেন। ক্লেয়ার জানালেন, তিনি আমদানি-রপ্তানি ব্যবসার সঙ্গে জড়িত। জার্মানী থেকে রাসায়নিক দ্রব্য আমদানি করেন, আবার ঢাকা থেকে চামড়া কিনে নিয়ে যান। ক্লেয়ার তাঁকে তার কোম্পানিতে জয়েন করার প্রস্তাব করলেন। উত্তরে তিনি জানালেন, যেহেতু ভালো কোম্পানিতে কাজ করছেন, সে জন্য এই মুহুর্তে অন্য চাকুরীর প্রয়োজন নেই। ক্লেয়ার তাঁর ভুল ভাঙ্গিয়ে বললেন, ‘না না আমি তোমাকে চাকুরির অফার করছি না। তুমি আমার লেদার পণ্য যা বিক্রি করবে, তার থেকে একটা কমিশন পাবে। আর তুমি এখান থেকে যেসব চামড়া ক্রয় করবে, তার ওপর একটা কমিশন পাবে। তুমি কি আগ্রহী?’ পরে হিসাব করে তিনি দেখলেন, এইভাবে বেশ বড় একটা পরিমাণ টাকা মাস শেষে হাতে চলে আসতে পারে।

নতুন কিছু একটা করার যুক্তিতে ছক বাধা নিরাপদ জীবন ত্যাগ করা বেশ বড় একটা সিদ্ধান্ত, তাই চিন্তা করতে একটু সময় চেয়ে নিলেন তিনি। যখন স্ত্রীর সঙ্গে ব্যাপারটা নিয়ে আলোচনা করলেন, সে (স্ত্রী) বলল, মাথা খারাপ! তুমি ব্যবসার কী বোঝো? তাঁর বড় ভাই হুমকি দিলেন, তুই যদি যাস এটাকে, তোর সঙ্গে জীবনে কথা বলব না। এর মাঝেই এক-দু’বার তিনি ভাইদের বলেছিলেন, ব্যবসা করতে চাই। এতে তারা টিটকারি করেছিল আর হেসে বলেছিল, তুই ব্যবসার কী বুঝিস? ব্যবসা করবি? আমাদের চৌদ্দপুরুষের কেউ ব্যবসা করেনি। তখন যে মানুষটা তাঁকে সবচেয়ে অনুপ্রেরনা জুগিয়েছিলেন, তিনি তাঁর শ্বশুর। বললেন, না বাবা, তোমাকে এ ব্যাপারে সমর্থন করি। পাশাপাশি সঞ্চয় সেনের চামড়া ব্যবসার দীর্ঘ অভিজ্ঞতা ও তার ইতিবাচক মন্তব্য এই নতুন উদ্যোগে অনেক সাহস জুগিয়েছিল। দামি গাড়ি ছেড়ে উঠলেন রিকশায়। দুর্গন্ধময় চামড়ার ভাঁজে খুঁজে নিলেন জীবনের নতুন এক অধ্যায়। তিনি জানতেন যে, এটিই হবে তাঁর প্রথম এবং শেষ কাজ কারণ শীঘ্রই তাঁর উদ্যোগ্য হওয়ার স্বপ্ন পূরণ হতে যাচ্ছে। উচ্চ পদ, মাইনেও বেশ, অন্যান্য সুযোগ-সুবিধাও অনেক, তারপরও অভিজাত নিশ্চিত জীবন ছেড়ে তিনি বেছে নিলেন শিঞ্জি, নোংরা হাজারীবাগ।

এই পরিকল্পনার ফল স্বরূপ, ১৯৭২ সালের ২৬ সেপ্টেম্বর ৭ বছর চাকুরী করার পর নিজের ৩০তম জন্মদিনে চাকুরী ছাড়লেন। তাঁর উদ্যোগ্যর যাত্রা শুরু হল এখান থেকেই। তিনি একজন এজেন্ট হিসাবে প্রাথমিক ভাবে শুরু করেছিলেন, কিন্তু প্রথম থেকেই উৎপাদন খাতে আরো সম্পৃক্ত হতে চেয়েছিলেন। ১৫ হাজার টাকা নিয়ে ব্যবসা শুরু করেন। গুয়েট-ব্লু চামড়া সরবরাহ করতেন এজেন্সিকে। একই সঙ্গে তাদের আমদানীকৃত রাসায়নিক দ্রব্য বাংলাদেশে বিক্রি করা ছিল তাঁর ব্যবসা। জাপানি ক্রেতাপ্রতিষ্ঠান মিজুজে ছিল চামড়ার প্রথম ক্রেতা। ধীরে ধীরে ক্রেতা বাড়তে থাকল। স্বল্প পুঁজি নিয়ে যাত্রা শুরু করেও বহু ঘাত প্রতিঘাত পেরিয়ে তাঁর ব্যবসার পরিসর বাড়তে থাকে।

৭৫-এ তাঁর ব্যবসায়িক জীবন নতুন দিকে বাঁক নিল। সরকার পরিবর্তন হলো এবং তৎকালীন সরকার চামড়া খাতকে বেসরকারি খাতে ছেড়ে দিল। ফলশ্রুতিতে ওরিয়েন্ট ট্যানারিকে তখন নিলামে তোলা হলো। ১৯৭৬ সালে ১২ লাখ ২২ হাজার টাকায় ট্যানারিটি কিনে নেন তিনি। এভাবেই চামড়া শিল্পের সঙ্গে জড়িত প্রতিষ্ঠানের কর্তৃধার হিসাবে তাঁর জীবনের আরেক অধ্যায় শুরু হলো। এটাকে লাভজনক প্রতিষ্ঠানে পরিণত করাই ছিল তাঁর প্রাথমিক চ্যালেঞ্জ। ওরিয়েন্ট ট্যানারির নাম পরিবর্তন করে এপেক্স ট্যানারি করা হয়। এপেক্স এর শাব্দিক অর্থ চূড়া বা শীর্ষস্থান। এই নামকরণের পিছনে রয়েছে তাঁর সর্বদা নাম্বার ওয়ান থাকার তীব্র আকাঙ্ক্ষা। তৎকালীন সময়ে আন্তর্জাতিক বাজারে শুধু চামড়া রফতানি হতো। চামড়ার মূল্য সংযোজন বা প্রক্রিয়াজাত পণ্যের বিশ্ব বাজারে কোনো অবস্থানই ছিল না বাংলাদেশের। মূলত ব্যক্তি খাতের অংশগ্রহণের মাধ্যমেই এই পরিস্থিতির আমূল পরিবর্তন ঘটেছিল। আর এই নতুন দিগন্তের পথিকৃৎ হলেন তিনি। দীর্ঘ ৪৭ বছরের পথ পরিক্রমায় এপেক্স বর্তমানে সর্বস্তরের মানুষের কাছে টেকসই, বৈচিত্র্যপূর্ণ, রুচিশীল ও স্টাইলিশ পাদুকা প্রস্তুতকারী প্রতিষ্ঠান। এপেক্স ফুটওয়্যার এখন দেশের শীর্ষ জুতা রপ্তানীকারক প্রতিষ্ঠান। সব মিলিয়ে এই প্রতিষ্ঠানে ১৭ হাজারের বেশি কর্মী কর্মরত রয়েছেন। তাদের বার্ষিক লেনদেনের পরিমাণ ২ হাজার কোটি টাকার কাছাকাছি। পরবর্তীতে তিনি গ্রে অ্যাডভার্টাইজিং বাংলাদেশ লিমিটেড নামীয় অ্যাডভার্টাইজিং এবং মার্কেটিং এজেন্সি প্রতিষ্ঠা করেন যা দেশের বিজ্ঞাপন খাতে নতুন দিগন্তের সূচনা করেছিল। পাশাপাশি বীমা, ব্যাংকিং, ফার্মাসিউটিক্যাল এবং শিক্ষা সেক্টরে ব্যাপক অবদান রাখেন, যা বাংলাদেশের অর্থনৈতিক উন্নয়নে উল্লেখযোগ্য ভূমিকা রেখে চলেছে।

তিনি বিশ্বাস করেন, একজন উদ্যোগ্যর সবচেয়ে ভালো বন্ধু ব্যাংকার। তাই ব্যাংকের সাথে সুসম্পর্ক বজায় রাখতে হবে সব সময়, ব্যাংককে দেওয়া প্রতিশ্রুতি রক্ষা করতে হবে। আর আপনার পেছনে যদি একটা ব্যাংকের সহায়তা থাকে, জীবন অনেক সহজ হয়ে যায়। এই বিশ্বাস থেকেই তিনি সহ সমমনা স্বনামধন্য ব্যবসায়িক বন্ধুদের নিয়ে প্রতিষ্ঠা করেন মিউচুয়ালট্রাস্ট ব্যাংক। এই ব্যাংকের নামকরণের পিছনে রয়েছে তাঁর অনুপ্রেরণা। তাঁর ফিলোসফি হল “ট্রাস্ট” মানে বিশ্বাস, ‘মিউচুয়ালট্রাস্ট’ মানে একে অপরের উপর বিশ্বাস। তিনি এমটিবির প্রতিষ্ঠাতা চেয়ারম্যান এবং বর্তমান পরিচালনা পর্ষদে ভাইস চেয়ারম্যান হিসাবে দিকনির্দেশনা দিচ্ছেন। তাঁর নেতৃত্বে প্রতিষ্ঠিত ব্যাংকটি সম্প্রতি দেশের দীর্ঘ ২ যুগের পথচলা সুনামের সাথে সম্পন্ন করার পাশাপাশি দেশের নেতৃত্বস্থানীয় বেসরকারী ব্যাংক হিসেবে স্বীকৃত। ২০২০ সালে কেন্দ্রীয়

ব্যাংক এমটিবি কে অন্যতম শীর্ষ টেকসই ব্যাংকের মর্যাদায় ভূষিত করেছে। ১.১ মিলিয়নের অধিক গ্রাহকের আস্থার প্রতীক হচ্ছে এমটিবি। ১২০ টি শাখা, ৩৭ টি উপশাখা, ১৯৪ টি এজেন্ট ব্যাংকিং সেন্টার, ৩০০ এর বেশি এটিএম এবং উল্লেখযোগ্য সংখ্যক সিডিএম, পিওএস ও কিউআর মাচেন্টের মাধ্যমে গ্রাহকদের ২৪/৭ সেবা দিয়ে যাচ্ছে। এমটিবি ব্যাংকিং ইন্ডাস্ট্রির বহু ডিজিটাল উদ্যোগের সূচনাকারী হিসেবে দেশ ও বিদেশে উল্লেখযোগ্য স্বীকৃতি অর্জন করে চলেছে।

কালের পরিক্রমায় তিনি ব্যক্তি পরিচয়ের উর্ধ্বে জাতীয় ও আন্তর্জাতিক ব্যক্তিত্বে পরিণত হন। একজন বিশিষ্ট শিল্পপতি হওয়ার পাশাপাশি, তিনি নেতৃত্বের গুণাবলী, পেশাদারিত্ব এবং নির্দলীয়তার জন্য ১৯৯৬ এবং ২০০১ সালে বাংলাদেশ তত্ত্বাবধায়ক সরকারের উপদেষ্টা হিসেবে দায়িত্ব পালন করেন। গুরুত্বপূর্ণ সময়ে দেশের সামগ্রিক স্থিতিশীলতা বজায় রাখতে সাহসী ভূমিকা রাখেন। তার বাহিরে সংগঠক হিসেবে তাঁর রয়েছে ব্যাপক অবদান। মেট্রোপলিটন চেম্বার অব কমার্স (এমসিসিআই) ঢাকার সভাপতির দায়িত্ব পালন করেছেন। ২০০৪ থেকে ২০১৩ সাল পর্যন্ত ঢাকা বিশ্ববিদ্যালয় অ্যালামনাই অ্যাসোসিয়েশনের সভাপতি ছিলেন। স্বনামধন্য বেসরকারী প্রতিষ্ঠান সিপিডির ট্রাষ্টি বোর্ডের সদস্যও তিনি।

তাঁর মূল্যবোধ, নৈতিকতা ও সুদূর প্রসারী দৃষ্টিভঙ্গির জন্য বর্তমান ও ভবিষ্যৎ প্রজন্মের কাছে একজন পথিকৃৎ হিসাবে গণ্য। তার একটি উক্তি ভবিষ্যৎ প্রজন্মের জন্য প্রণিধানযোগ্য। “ভালবাসার চেয়ে শ্রদ্ধা অনেক শক্তিশালী”। তিনি পরিবার অন্তঃপ্রাণ। অবসরে পরিবারের সঙ্গে সময় কাটাতে পছন্দ করেন। মাছ, ডাল ও সাদা ভাত তাঁর প্রিয়। তিনি রবীন্দ্রসংগীত বেশি শোনেন। হেমন্ত মুখোপাধ্যায় ও রেজওয়ানা চৌধুরী বন্যার গান তাঁর ভাল লাগে। যাপিত জীবন সম্পর্কে তাঁর মূল্যায়ন, “জীবন নিয়ে আমার কোন আফসোস নেই। একজন মানুষের আর কত প্রয়োজন?” এই অকপট স্বীকারোক্তিই তাঁর নিঃসমোহ জীবনবোধের বহিঃপ্রকাশ।

অতিসম্প্রতি দারিদ্র্যমুক্ত ও আধুনিক বাংলাদেশ বিনির্মানের লক্ষ্যে তাঁর অসামান্য অবদান ও বিশ্বের বুকে দেশের মুখ উজ্জ্বল করার স্বীকৃতিস্বরূপ বহুল প্রশংসিত **DHL-DAILY STAR** অ্যাওয়ার্ড প্রোগ্রামে আজীবন সম্মাননা প্রদান করা হয়। ২০০২-এ সালে একই আয়োজক কর্তৃক **DHL-THE DAILY STAR BANGLADESH BUSINESS AWARD**-এ ভূষিত করা হয়। উল্লেখ্য যে, তিনিই একমাত্র পুরস্কার গ্রহীতা হিসেবে এই মঞ্চে একাধিকবার সম্মাননায় ভূষিত হয়েছেন। আমরা এই সফল ব্যক্তিত্বের দীর্ঘায়ু ও সর্বস্বীন মঙ্গল কামনা করছি। তাঁর কর্মের খ্যাতি দেশ ছাড়িয়ে বিশ্বের দূরতম প্রান্তে ছড়িয়ে যাবে এটাই আমাদের ঐকান্তিক প্রত্যাশা।



তথ্যসূত্রঃ ডিজিটাল ও প্রিন্ট মিডিয়ায় প্রকাশিত সমসাময়িক সাক্ষাৎকারসমূহ ও উইকিপিডিয়া।



## MANAGE DIFFICULT COLLEAGUES FOR A POSITIVE WORKPLACE

*Md. Saiful Islam, CSO, Dumni Branch*

Dealing with difficult colleague is a challenging task for organizations. These individuals consistently bring negativity and disruption to the workplace, which can harm morale and productivity. Addressing this issue promptly is crucial to maintain a healthy and productive work environment. Difficult colleagues' negative behavior can spread like wildfire, affecting the entire organization, making it vital for managers and leaders to recognize and address difficult behavior. Ignoring the problem or hoping it will go away only worsens the situation. In summary, it's essential to address toxic behavior promptly to preserve a positive work culture and ensure a productive workplace.

### Who is a Difficult Colleague?

A difficult colleague is an individual whose negative behavior and attitude profoundly harm team productivity and morale. They often exhibit disruptive actions like blame-shifting, gossip, confrontation, and a refusal to cooperate with colleagues. Their presence can undermine relationships, disrupt teamwork, and negatively impact the organization's performance and reputation due to their overconfidence, self-centeredness, and lack of cooperation.

Here's a shortened guide on identifying and managing difficult colleagues:

#### Identifying Difficult Colleagues



**The Gossiper:** Excessive office gossip can harm productivity. Be cautious if a colleague prioritizes gossip over work.

**The Yes-Person:** A colleague who always agrees without contributing new ideas may lack initiative and hinder progress.

**The Procrastinator:** Missing deadlines and submitting low-quality work due to distractions is a sign of a procrastinator.

**The Excuse-Maker:** Colleagues who frequently make excuses for tardiness and lack motivation can be toxic.

**The Narcissist:** Overconfident colleagues who prioritize their interests over the team's can disrupt teamwork.

**The Over-Timer:** Hardworking colleagues who never take time off can suffer burnout and impact team dynamics.

**The Grump:** Colleagues who consistently complain and create negativity in the team are difficult.

**The Sage:** Know-it-all colleagues who don't accept feedback can hinder collaboration.

#### Managing Difficult Colleagues



**Engage in a Meaningful Conversation Privately:** Have private discussions with colleagues to understand the root cause of their behavior and provide resources to help them change.

**Don't Take Their Behavior Personally:** Avoid taking negative behavior personally; instead, show compassion and understanding.

**Document Everything:** Document specific examples of toxic behavior to clarify expectations and offer colleagues a chance to improve.

**Explain the Consequences:** Clearly explain the consequences of toxic behavior to ensure understanding and discourage further misconduct.

**Assign Tasks that can be Done Independently:** Consider remote or independent work arrangements to minimize the impact of difficult colleagues on the team.

**Provide Transparent and Straightforward Feedback:** Offer direct, honest feedback and explain how behavior affects the team's performance.

#### Key Points to Remember

- Foster open **communication** and give direct **feedback**.
- **Enforce** consequences for **unacceptable behavior**.
- **Separate** difficult workers from other team members.
- **Address** underlying issues that hinder productivity.



In conclusion, dealing with difficult colleagues is a challenging but necessary task for maintaining a healthy workplace. Identifying and addressing toxic behavior through open communication, clear consequences, and constructive feedback is essential for creating a positive work environment.



## THE SUCCESS PRINCIPLES

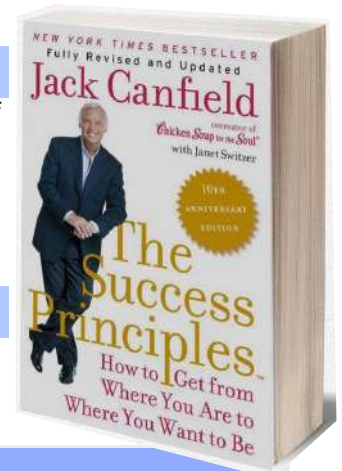
In an age marked by rapid change and ceaseless hustle, Jack Canfield's 'The Success Principles' emerges as a beacon of timeless wisdom and inspiration. First published in 2005, this perennial classic has withstood the test of time, offering readers a profound roadmap to achieving their dreams, both personally and professionally.

### Unlocking Your True Potential

Canfield, known for his iconic 'Chicken Soup for the Soul' series, has distilled decades of experience and success into this comprehensive guide, providing readers with a treasure trove of principles that, when applied diligently, can unlock one's true potential. In a world where overnight success stories often dominate the headlines, 'The Success Principles' reminds us that lasting success is a product of diligent effort, personal development, and the unwavering pursuit of one's goals.

### Accessible and Engaging Wisdom

Canfield's writing is accessible and engaging, effectively bridging the gap between profound life lessons and practical application. He presents a total of **64** principles for achieving success in various aspects of life, from personal development to career and beyond.



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| <ul style="list-style-type: none"> <li>• Take 100% Responsibility for Your Life</li> <li>• Be Clear Why You're Here</li> <li>• Decide What You Want</li> <li>• Believe It's Possible</li> <li>• Believe in Yourself</li> <li>• Use the Law of Attraction</li> <li>• Unleash the Power of Goal Setting</li> <li>• Take Action</li> <li>• Commit to Constant and Never-Ending Improvement</li> <li>• Keep Score for Success</li> <li>• Practice Persistence Be Committed to Your Vision</li> <li>• Clean Up Your Messes and Your Incompletes</li> <li>• Complete the Past</li> <li>• Face What Isn't Working</li> <li>• Embrace Change</li> </ul> | <ul style="list-style-type: none"> <li>• Transform Your Inner Critic into an Inner Coach</li> <li>• Set Goals that are "SMARTER"</li> <li>• Start with Clear, Concise, Written Goals</li> <li>• Take Smart Action</li> <li>• Go the Extra Mile</li> <li>• Use Feedback to Your Advantage</li> <li>• Commit to the Best</li> <li>• Success Leaves Clues</li> <li>• Learn More to Earn More</li> <li>• Inquire Within</li> <li>• Become an Inverse Paranoid</li> <li>• Release the Brakes</li> <li>• See What You Want, Get What You See</li> <li>• Experience Your Fear and Take Action Anyway</li> <li>• Keep Your Eye on the Prize</li> <li>• Just Say No!</li> </ul> | <ul style="list-style-type: none"> <li>• Use the Rule of Five</li> <li>• Be Willing to Pay the Price</li> <li>• Ask! Ask! Ask!</li> <li>• Reject Rejection</li> <li>• Use the Law of Averages</li> <li>• Master the Art of Networking</li> <li>• Mastermind Your Way to Success</li> <li>• Find a Coach or Mentor</li> <li>• Tune In and Quiet Your Mind</li> <li>• Clear Your Path</li> <li>• Clean Up Your Speech</li> <li>• Simplify Your Life</li> <li>• Use Your Uniqueness</li> <li>• Leave a Legacy</li> <li>• Make Room for High Energy People</li> <li>• Balance Your Inner and Outer Lives</li> </ul> | <ul style="list-style-type: none"> <li>• Choose to Be Happy</li> <li>• Live Your Purpose</li> <li>• Create a Personal Development Plan</li> <li>• Be Willing to Serve</li> <li>• Become the Most Positive Person You Know</li> <li>• Create a Mastermind Group</li> <li>• Embrace Your Fear</li> <li>• Use the Tell-Sell-Test Method</li> <li>• Develop 4 Success Habits</li> <li>• Don't Reinvent the Wheel</li> <li>• Take Action Every Day</li> <li>• Remember Your "Why"</li> <li>• Show Gratitude</li> <li>• Practice the Rule of 5</li> <li>• Have Faith in Yourself</li> <li>• Become an Expert in Your Field</li> </ul> |
|---|--|---|---|

In this book, Jack Canfield presents a valuable resource for individuals of all backgrounds, thanks to the author's ability to present essential principles in an easily understandable manner, filled with anecdotes and real-life success stories. Canfield emphasizes personal responsibility as a key to success in a world filled with constant change and challenges. He guides readers through a step-by-step process to unlock their inner potential, urging them to take ownership of their lives, discard blame and excuses, and embrace the power to shape their destinies. This message of self-accountability serves as a powerful reminder that success commences with personal responsibility, making it an indispensable principle for those striving to regain control and instigate positive change.

In summary, 'The Success Principles' remains a timeless masterpiece, providing a profound blueprint for individuals aiming to enhance their lives. Canfield's powerful insights, relatable writing style, and real-life examples make this book essential for anyone seeking personal improvement. It continues to be a classic in the realm of self-help literature, offering enduring wisdom for those on the path to personal success.



**BIZQUIZ WINNERS**

OUR COLLEAGUES ARE OUR PRIDE!  
CONGRATULATIONS TO THE WINNERS FOR THEIR BRILLIANT PERFORMANCE IN **BizQuiz SEASON-10**

**FIRST POSITION**

01



**S.M. Rashed**  
Relationship Manager  
WBD-3


**SECONED POSITION**

02



**Md. Tanjinoor Rahman**  
Assistant Manager  
Group Legal Affairs Division

03



**Md. Kamrul Hasan**  
CSO  
Tongi Branch


04



**A.B.M. Ahsanul Haque**  
Senior Manager  
Training Institute


**THIRD POSITION**

05




**Shabnaj Bidoura**  
Officer  
Branch Operations Dept.

06




**Md. Saiful Islam**  
Associate  
Service Quality Department

07



**Tanzima Akhter Liza**  
ARM  
Privilege Centre (Gulshan)

08



**Md. Nazmul Hossain**  
ARM  
Karnaphuli EPZ Branch

09



**Palash Kumer Saha**  
Branch Operation Manager  
Dhanbari SME/ Agri Branch

10



**Md. Insan Ali**  
CSO  
Ishwardi SME/ Agri Branch

BizQuiz is a pan-bank **Fun & Learn** real-time knowledge contest which takes place immediately after the release of each MTBiz issue. **Fastest 10** highest scoring MTBians are awarded with Cash incentives and Certificate of Excellence signed by MD & CEO. Besides, participating MTBians also receive Certificate of Participation endorsed by MD & CEO on securing the Minimum Required Marks. To encourage MTBians, an Honor Board is also circulated on the Bank's intra-net **Net** and succeeding **MTBiz** Issue.



# WHAT POWERED THE WORLD ⚡ IN 2022?

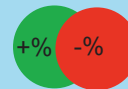
Coal still leads the charge when it comes to electricity, representing 35% of global power generation in 2022, followed by natural gas at 23% and hydroelectric at 15%

## ELECTRICITY SOURCES BY FUEL 2022

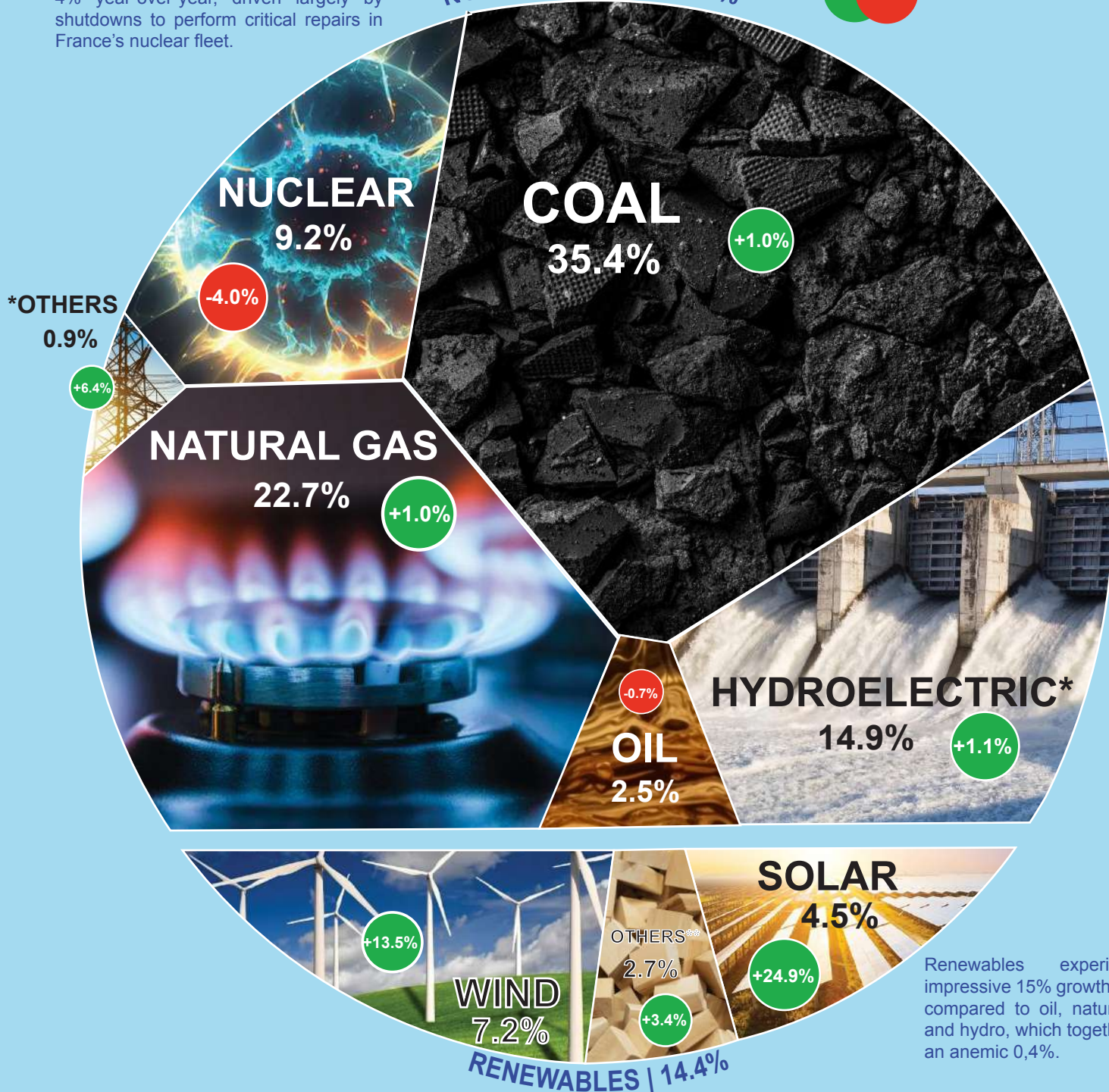


Nuclear energy saw the largest decline, 4% year-over-year, driven largely by shutdowns to perform critical repairs in France's nuclear fleet.

NON-RENEWABLE | 85.6%



=% Change from 2021



Renewables experienced an impressive 15% growth rate in 2022, compared to oil, natural gas, coal and hydro, which together mustered an anemic 0,4%.



\*The Statistical Review exclusive hydroelectric energy in their renewable calculations, renewables, including hydro, represented 29% of global electricity generation in 2022.

\*\*Others Renewables includes geothermal, biomass and other renewable fuels.

Source: Statistical Review of World Energy (2023)





# how much oil do electric vehicles save?

When vehicles shift toward electric, the oil that would have been used by their combustion engine counterparts is no longer needed, displacing oil demand with electricity.

Here is how different types of EVs contribute to that displacement.

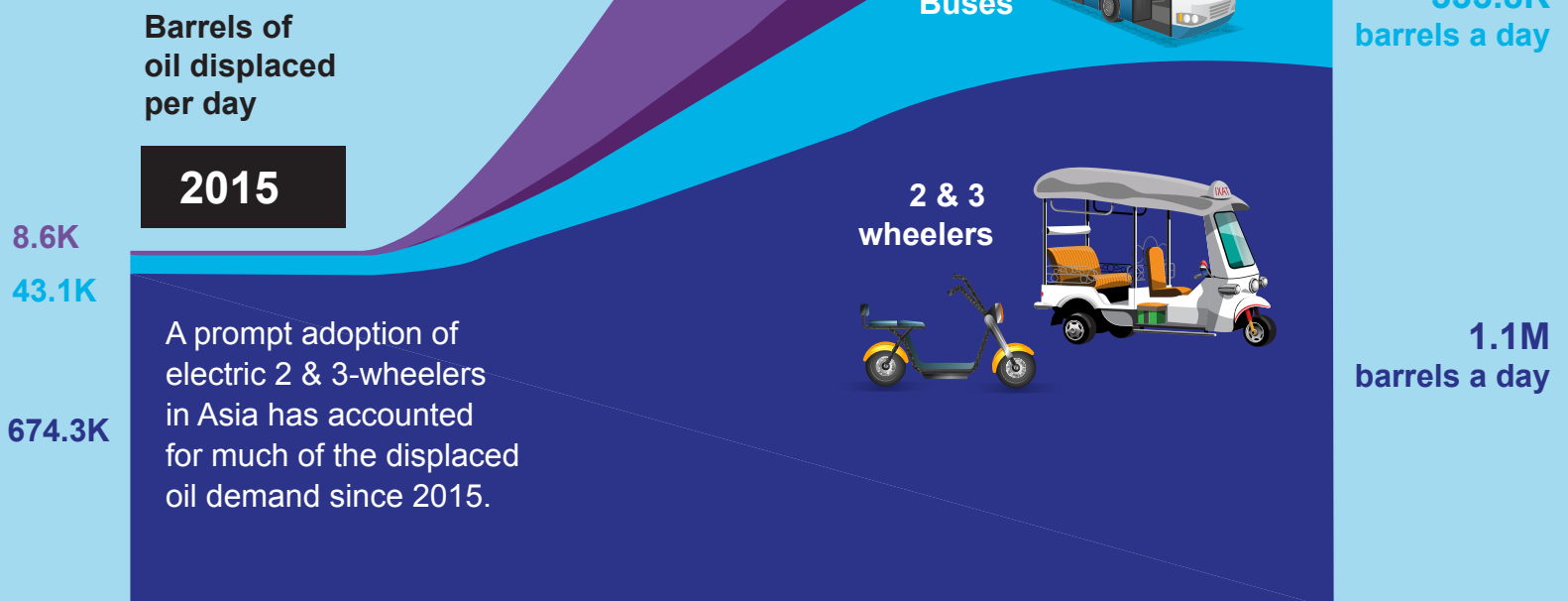
Annual plug-in car sales are expected to rise from **6.6M** in 2021 to **20.6M** in 2025.

2021

2025E

2025P

Barrels of oil displaced per day



A prompt adoption of electric 2 & 3-wheelers in Asia has accounted for much of the displaced oil demand since 2015.

2 wheelers include mopeds, scooters and motorcycles, exclude e-bikes.

Source: BloombergNEF



## GREAT HORNBILL ADVENTURE AT KRISTAUNG MOUNTAINS

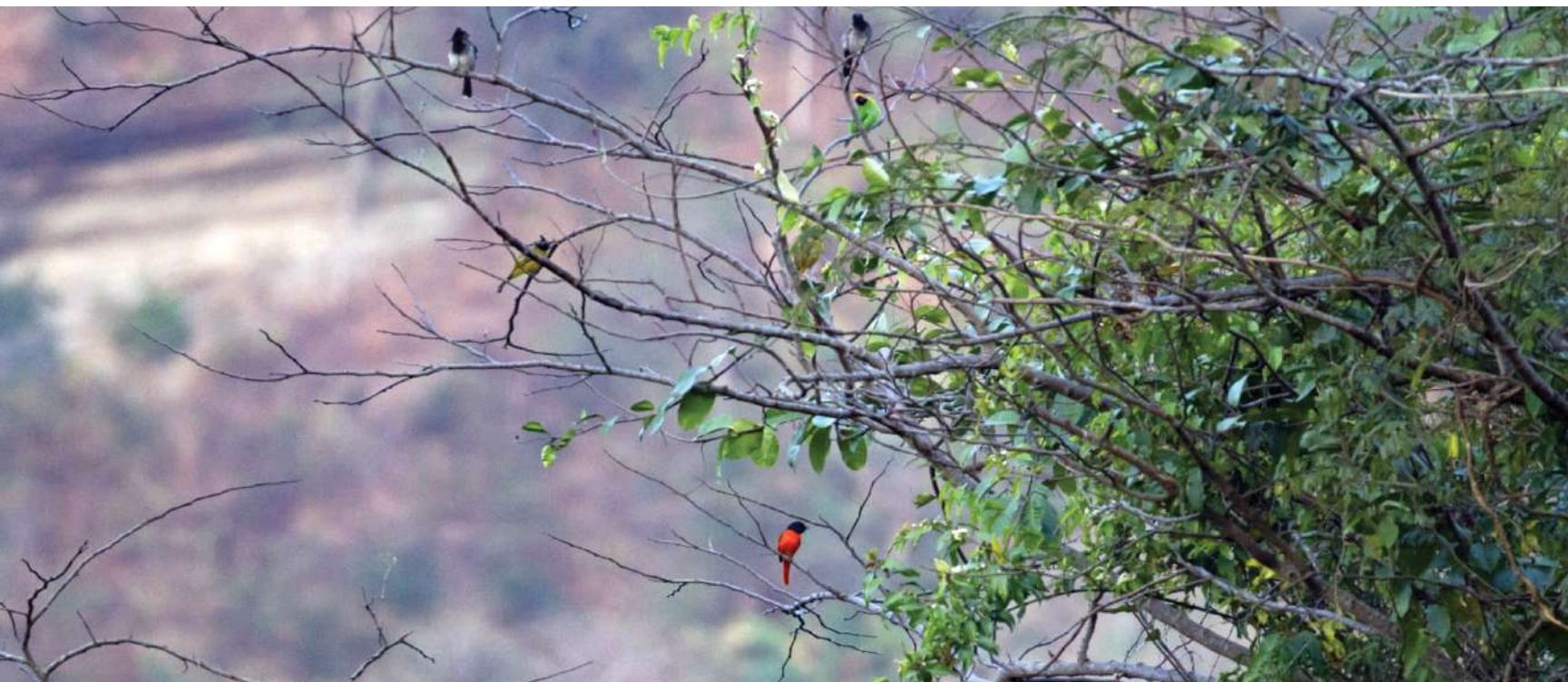
**Md. Jobiar Rahman**, JAVP & ARM, Dhanmondi Privilege Centre

As an avid traveler and passionate enthusiast of trekking and bird-watching, the Kristaung Mountain Trek in Bandarban was an adventure that forever changed my perceptions. Beyond the breathtaking landscapes and challenging trails, it brought about profound changes both within me and in the world I explored.

We were five in number; we planned the trip six months ago. It was February 22, 2018. Tickets were in our hands, and we started our journey at the due time (9.30 pm) from Fakirapool bus counter, our bus moving slowly due to jam-pack traffic. After a long overnight journey, we reached Chakaria at 8:00 am, where one of our travel mates welcomed us and we got into a rented Chander Gari. We reached Ali Kodom at 9.30 am.

Then we moved with two Sherpas to Dim Pahar by motorbike. The bike ride itself was awe-inspiring. We had a thorough check at the Army check post. They advised us to carry NID cards always. The 18-kilometer journey led us to the starting point of our trek. At an altitude of 2,800 feet, the roads were steep, winding, and occasionally treacherous. Soon into the trek, one of our companions experienced a leg muscle cramp, prompting a moment of concern. We offered to turn back, but our determined friend opted to continue, passing his backpack and gear to one of the Sherpas. After this unscheduled break, we continue our trekking.

After a while, we found an intersection, where hundreds of Erythrina, unnamed wild orchids, and civet trees were vertically growing on the edge of the road. A few Brownback Needle tails were flying just above our head; it was so fast like a fighter jet. My heart was beating fast as one of our mates whispered that there were so many common Rose Finches on the top of the tree, and our shutters started clicking. As our clock was ticking fast, we took the last break of the trip. Exhausted and perspiring, we rested on a fallen tree, pulled our t-shirts down. The setting sun cast a magical glow as it dipped behind Rung Rang Tong Mountain.



We reached Khamchong Para before sunset, where our Sherpa negotiated with the Karbari to secure accommodations. After setting up camp, our team leader, a masterful cook, prepared hot noodle soup for our entire group. That night, we slept on the cold floor, with temperatures dropping to around 14°C. As the new day dawned, we had another bowl of noodle soup for breakfast. The initial days of our trek tested our physical endurance and mental fortitude. The steep ascents and descents, along with the winding forest paths, demanded unwavering determination. Despite the muscle aches, quickened breath, and moments of doubt, we pushed forward, understanding that **greatness is not achieved in one giant leap but through the steady cadence of small steps.**

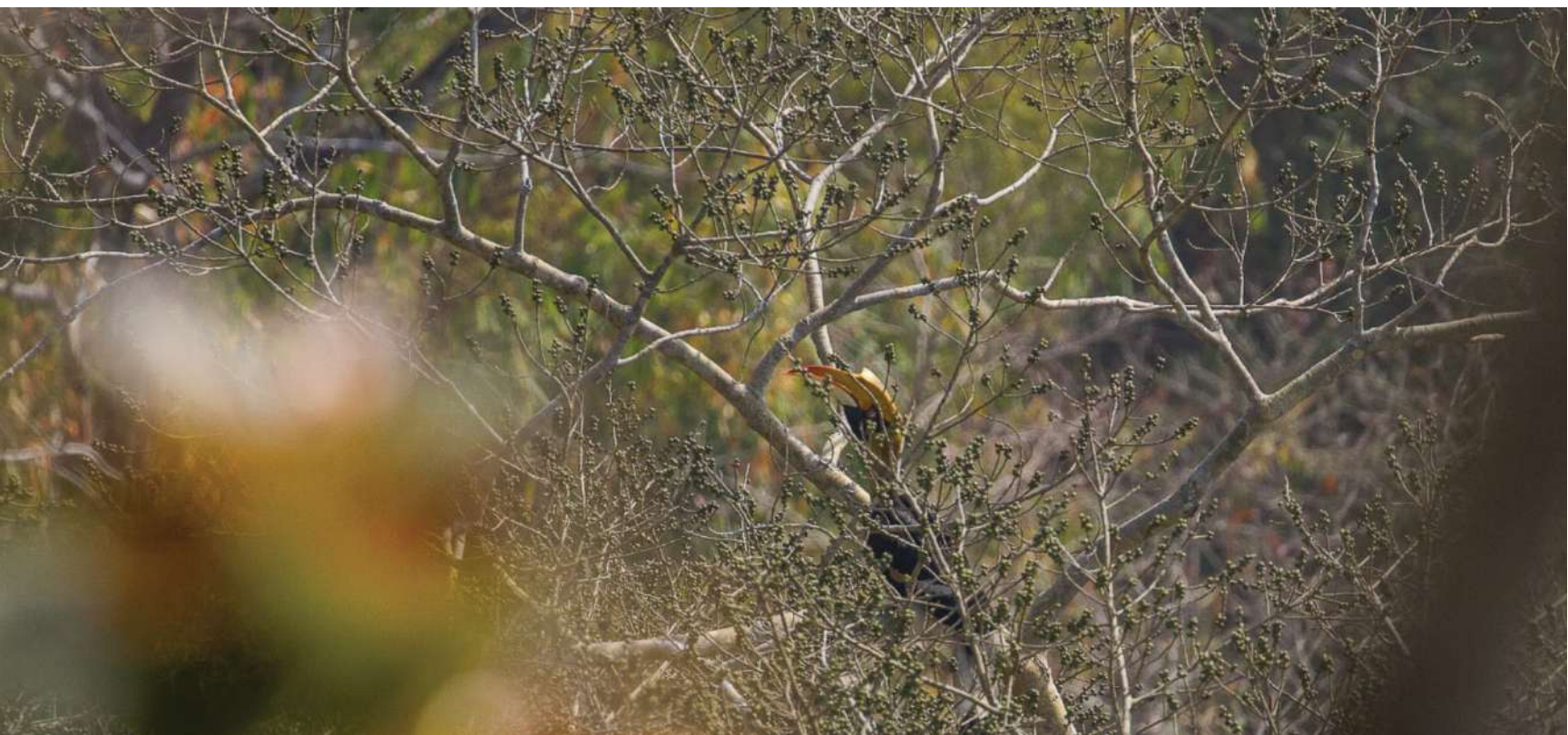


Before entering the forest, we spent the first ten minutes cleaning our gear, cameras, and lenses with a hand blower. Then, we ventured into the forest, leaving one Sherpa behind to prepare lunch and taking the other to carry essential supplies. The second day proved fruitful with consecutive sightings of Streaked Spider Hunter, Orange Bellied Leafbird, Black Bulbul, Little Pied Flycatcher, Ashy Bulbul, Black Eagle, Oriental Hobby, Grey Bush Chat, Warblers, Minivets, Greater Racket-Tailed Drongo, Grey Treepie, and Wedge-Tailed Green Pigeon. The latter half of the day was enchanting as we found ourselves surrounded by countless butterflies. On the third day, we had a chance of talking with a resident of the reserve forest, learning about their lifestyles, water collection, crop cultivation practices and so many queries. On the same day, I alone ventured into the forest in the afternoon, spotting a White Crested Laughing Thrush, a pair of Black Bulbuls, and various raptors.



Yet, the elusive Great Hornbill remained unseen. As we made our way back, we were literally praying for a glimpse of this remarkable bird. Then, like a miracle, our prayers were answered as two Great Hornbills gracefully flew from branch to branch. Witnessing these majestic creatures was a life-changing experience. The most striking feature of the Great Hornbill is its yellow and black casque atop its massive bill. Its unique casque, resembling a U-shape when viewed from the front, adds to its allure. The back of the casque is reddish in females, while in males, the underside of the front and back of the casque is black. When in flight, the Great Hornbill produces a distinctive sound, often likened to the puffing of a steam locomotive starting up. Their flight involves powerful flaps followed by glides, with their fingers splayed and uncurled.

The Great Hornbill, with its captivating appearance and commanding presence, is a symbol of Southeast Asian tropical forests. This magnificent bird not only captivates us with its beauty but also plays a crucial role in preserving its delicate ecosystem. Unfortunately, like many other wildlife species, the Great Hornbill faces numerous threats, earning it a **'vulnerable'** status on the IUCN Red List. Therefore, it is our responsibility to protect and preserve this rare natural wonder.





**KEY MANAGEMENT CHANGE**

Name	Designation	Present Organization
<b>Newly Appointed</b>		
Dr. M. Khairul Hossain	Chairman	Palli Karma-Sahayak Foundation
Alhajj Abdus Samad (Labu)	Chairman	Al-Arafah Islami Bank Ltd.
A. Z. M. Shofiuddin (Shamim)	Chairman	SBAC Bank Ltd.
Md. Zaved Akhtar	Chairman & MD	Unilever Bangladesh
Faruq Mayeenuddin Ahmed	Vice Chairperson	BRAC Bank Ltd.
Fatima Yasmin	Vice-President	Asian Development Bank
Dr. ATM Tariquzzaman, CPA	Managing Director	Dhaka Stock Exchange Ltd.
S M Mainul Kabir	Deputy Managing Director	United Commercial Bank PLC
Faruk Ahammad FCA	DMD & CFO	United Commercial Bank PLC
Md. Rafiqul Islam	Deputy Managing Director	IFIC Bank PLC
A K M Saif Ullah Kowchar	DMD & Head of ICC	City Bank Ltd.
Kazi Abdur Rahman	Deputy Managing Director	Rupali Bank Ltd.
Md. Siddiqur Rahman	DMD & COO	Standard Bank Ltd.
Mohammad Abdul Qaium Khan	DMD & CIO	Community Bank Bangladesh Ltd.
Syeda Tahya Hossain	Chief Human Resources Officer	Grameenphone
Niranjana Srinivasan	Chief Information Officer	Grameenphone
<b>Re-appointment</b>		
Dr. S. M. Mahfuzur Rahman	Chairman	Janata Bank PLC

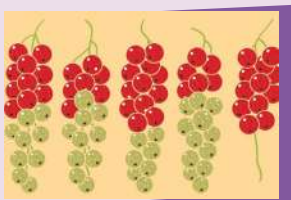
**BRAIN TEASER**



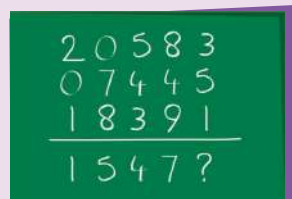
Which pins must be knocked over to score exactly 100 points? (Hint: There are three!)



How many unripe berries are missing on the last branch?



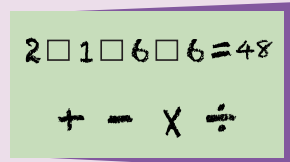
Which number should replace the question mark?



Which number is missing on the bottom credit card?



Can you make this equation correct using three of these four symbols? + - x ÷  
Order of operations doesn't apply, and no fractions or negative numbers are involved.





MTB ON MEDIA

CHANGE IN SENIOR MANAGEMENT TEAM

MD. KHALID MAHMOOD KHAN PROMOTED TO AMD



Md. Khalid Mahmood Khan has recently been promoted to the position of Additional Managing Director at MTB, effective from September 1, 2023. He will continue his responsibilities as Chief Business Officer. He previously served as Deputy Managing Director. He has been a cornerstone of MTB's success for the past 23 years. With a dynamic career spanning nearly three decades, he has excelled in various roles, including a 13-year tenure as a Branch Manager at three key MTB branches. A graduate of the University of Dhaka, he began his banking journey as a Probationary Officer at Agrani Bank Limited in 1994, later obtaining his MBA.

He possesses extensive front-line commercial banking expertise, specializing in relationship management across diverse customer segments, including Corporate, Financial Institutions, Local Corporates, SMEs, and Retail. His knowledge encompasses Lending, Recovery, International Trade, Foreign Exchange, and General Banking. His remarkable contributions extend beyond his roles at MTB, evident in his distinction as a speaker on a range of banking-related topics. His commitment to life-long learning is reflected in his active participation in local and overseas training courses and seminars.

DMD & CAMLCO RAIS UDDIN AHMAD APPOINTED AS NEW COMPANY SECRETARY

MTB is delighted to announce Rais Uddin Ahmad's appointment as Company Secretary. He also serves the bank as Deputy Managing Director & Chief Anti-Money Laundering Compliance Officer (CAMLCO). With an illustrious career spanning over 30 years in the banking sector, he has held pivotal roles at MTB, BRAC Bank, and Standard Chartered Bank. His career journey began with ANZ Grindlays Bank, and he played a crucial role in the integration of Standard Chartered Bank & ANZ Grindlays Bank.

He also actively contributed to Bangladesh Bank's Core Risk Management Project. A proud alumnus of the University of Dhaka, he is widely known for his commitment to professional development, having attended numerous local and international training programs. Personally, he is a devoted family man, happily married, and the proud father of a son and a daughter.



MTB PROMOTED 4 NEW DMDs



MTB is delighted to announce the promotion of four veteran Senior Executive Vice Presidents to the position of Deputy Managing Director (DMD), effective from September 1, 2023.

**Md. Bakhteyar Hossain**, presently the Chief Operating Officer at MTB, has been promoted to DMD. With over 28 years of experience, his specialization lies in International Trade.

**Md. Shamsul Islam**, serving as the Head of Treasury, now assumes the role of DMD. With 26 years of banking experience, he has made significant contributions to MTB, particularly in Treasury activities and Balance Sheet management.

**Usman Rashed Muyeen**, an Omega (UK) Certified Credit professional with over 26 years in banking, has been promoted to DMD. He is serving as the Head of Credit Risk Management.

**Md. Shafquat Hossain**, now takes on the role of DMD. He possesses 26-year career focused on Retail, Cards and Branch Banking. He is performing the role of Head of Retail Banking. He began as a Management Trainee at ANZ Grindlays Bank in 1997.



**AWARD & RECOGNITION**

**MTB Wins Best Bank for Inclusion in Bangladesh for Consecutive Years**



MTB has been recognized as the Best Bank for Diversity and Inclusion in Bangladesh for 2023 by Asiamoney, a leading financial publication. This marks the second consecutive year of this achievement. MTB is committed to diversity and equality, championing gender, age, disability, race, ethnicity, and social class inclusivity. MD & CEO, Syed Mahbubur Rahman emphasizing these values, has initiated Aparajita, a Women's Forum, to empower female employees. In 2022, 15% of executive positions were held by women, and MTB continues to increase this ratio and reinforce anti-discrimination policies, contributing to Bangladesh's progress and development.

**MTB Earns Prestigious "Best Bangladeshi Bank" Award for Stellar Profitability**

MTB has been honored with the "Performance on Profitability-The Best Bangladeshi Bank" award by the Indian Chamber of Commerce (ICC). This recognition highlights MTB's commitment to excellence in banking, emphasizing its outstanding financial contributions and profitability. MD & CEO, Syed Mahbubur Rahman, expressed gratitude and acknowledged the hard work of the team and the customer trust that led to this achievement. MTB vows to maintain high standards of corporate governance, innovate, and deliver superior banking services, using this award as motivation to continue excelling in the industry.



**MTB's Unmatched Contributions to Banking Industry Rewarded**



MTB received the "Performance on CASA - The Best Bangladeshi Bank" award from the Indian Chamber of Commerce (ICC), adding to their earlier "The Best Bangladeshi Bank" title in the Profitability Matrix. These accolades highlight MTB's dedication to excellence in the banking industry and its consistent profitability. MD & CEO, Syed Mahbubur Rahman expressed heartfelt appreciation and credited the team and customers for their success. These achievements motivate MTB to provide innovative banking solutions with a strong focus on customer satisfaction and corporate governance.

**MTB's Commitment to CMSMEs Rewarded with Fintech Award**

MTB received the 'Fintech Innovation Challenge award in the 'Enabling Access to Finance for CMSMES' category from FinLab BD. Out of 123 innovative submissions, MTB was one of three winners for their innovative ideas to support CMSMEs. The award ceremony featured esteemed guests, including Bangladesh Bank's Executive Director Md Mezbaul Haque, who presented the award to Head of MTB's Digital Banking Division, Khalid Hossain. This accolade underscores MTB's dedication to banking excellence and promoting financial inclusivity, reinforcing its position as a pioneering institution in the industry.





**MTB Bags Back-to-Back Best Consumer Digital Bank Awards**



MTB has secured the "World's Best Consumer Digital Bank Award in Asia-Pacific" for the second year, highlighting its commitment to digital excellence. This recognition reflects MTB's dedication to innovation, customer satisfaction, and cutting-edge digital solutions. This accolade coincides with the launch of a virtual debit card, showcasing MTB's innovative spirit and its mission to reshape banking practices. MTB aims to simplify banking while maintaining security, striving for further groundbreaking transformations in the banking landscape. MD & CEO, Syed Mahbubur Rahman, expressed excitement about this recognition, affirming MTB's dedication to delivering exceptional digital banking experiences and promising further innovations to simplify and secure banking for all.

**MTB's Digital-First Approach Earns "Best Innovative Bank" Accolade**

MTB has received the prestigious "Best Innovative Bank in Bangladesh" award in the "Fintech Innovation of the Year - Banks" category at the 2<sup>nd</sup> Bangladesh Fintech Award. The award recognizes MTB's excellence in digital strategy and its position as a leading digital-first bank. MTB focuses on digital lending, payments, and customer service. The award ceremony featured notable guests, including State Minister for Information and Communication Technology, Zunaid Ahmed Palak, presenting the award to DMD & GHOICC, Goutam Prosad Das. MTB remains committed to enhancing banking solutions and maintaining strong corporate governance.



**Global Good Governance Awards Honors MTB's Sustainability Reporting**



MTB is proud to announce its recognition by the Global Good Governance (3G) Awards for outstanding sustainability reporting in 2023. This award highlights MTB's dedication to sustainable and ethical banking practices, reinforcing its role as a Champion of transparency and responsible business conduct. MD & CEO, Syed Mahbubur Rahman, expressed gratitude for the award, emphasizing the bank's commitment to sustainability and social responsibility. The 3G Awards are a global recognition of organizations excelling in governance, social responsibility, and sustainability, further establishing MTB's position as a leading advocate for these principles.

**CORPORATE SOCIAL RESPONSIBILITY**

**MTB Sponsors Bangladesh Festival to Promote Tourism and Culture of Bangladesh**

MTB sponsors the four-day 'Bangladesh Festival' from September 27-30, 2023 at Dhaka's Bangabandhu International Conference Center. The festival, hosted by the Bangladesh Tourism Board (BTB) in celebration of 'World Tourism Day 2023,' aims to promote Bangladeshi culture and tourism. The event was inaugurated by Speaker of the Jatiya Sangsad Shirin Sharmin Chaudhury. It features over 160 organizations, including hotels, airlines, and tour operators. MTB, the Title Sponsor, is committed to promoting the country's culture and tourism. MD & CEO, Syed Mahbubur Rahman delivered a keynote speech, expressing pride in supporting the event. MTB also hosts the MTB Lounge and Pavilion to showcase its services.



### MTB Foundation and Footsteps Bangladesh Partnered for Clean Water



MTB Foundation and Footsteps Bangladesh have partnered for the 'Building Community Water Point at Ayla Patakata, Barguna' project, aiming to provide marginalized communities with sustainable access to Water, Sanitation, and Hygiene (WASH). This initiative addresses Ayla Patakata's long-standing safe water crisis by establishing a Community Water Point. The project aligns with Sustainable Development Goals (SDGs) 1 (No Poverty), 3 (Good Health and Well-Being), 6 (Clean Water and Sanitation), and 13 (Climate Action). The agreement was signed by President, Footsteps Bangladesh, Shah Rafayat Chowdhury and Chief Executive Officer, MTB Foundation, Samia Chowdhury, in the presence of MD & CEO, Syed Mahbubur Rahman. Other key representatives from both organizations were also present at the simple ceremony held at the Bank's Corporate Head Office.

### MTB's Tree Plantation Program and Tribute on National Mourning Day

In commemoration of the 48<sup>th</sup> Martyrdom Anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman and National Mourning Day 2023, MTB organized a Tree Plantation Programme at the National Government Primary School in Mirpur, Dhaka, on August 15, 2023. MD & CEO, Syed Mahbubur Rahman, inaugurated the event in the presence of the bank's Senior Management, Teachers, and enthusiastic Students. The event included tree planting and activities like Art Competitions, Music, and Recitations dedicated to Bangabandhu Sheikh Mujibur Rahman. Prayers were offered for Bangabandhu and his family martyred on August 15, 1975. About 1000 saplings were distributed among the students during the event.



### MTB Foundation's Community Eye Health Partnership with Ispahani Islamia Eye Institute



MTB Foundation has recently partnered with Ispahani Islamia Eye Institute and Hospital for a project focused on 'Community Health Partnership, predominantly Eye Health.' This initiative aims to provide basic healthcare and quality eye care services to lower socio-economic communities in Rajshahi. The partnership covers patient screening, healthcare services, eye screenings, medicine distribution, eyeglass provision, and various surgeries such as cataract and Dacryocystorhinostomy. Through this project, MTB Foundation supports Sustainable Development Goals (SDGs) 1 (No Poverty), 2 (Zero Hunger), 3 (Good Health and Well-Being), and 8 (Decent Work & Economic Growth). The agreement was signed by key representatives from both organizations in the presence of MD & CEO, Syed Mahbubur Rahman at a ceremony held at MTB's Corporate Head Office in Dhaka.

### MTB Foundation Collaborates for Vulnerable Fishing Communities

MTB Foundation and Nazrul Smriti Sangsad (NSS) have partnered for the project 'Creating Alternative Livelihood for Vulnerable Fishing Communities through Income Generating Activities (IGAs)'. The project focuses on empowering female family members of fishermen with livelihood options like duck farming, gardening, fish farming, crab culture, dry fish processing, small businesses, and community food banks for 200 households in Chardoani and Pathaorghata Sadar Union, Barguna District. It aligns with government initiatives and supports Sustainable Development Goals (SDGs) 1 (No Poverty), 2 (Zero Hunger), 5 (Gender Equality), 13 (Climate Action), and 14 (Life below Water). The agreement was signed by Executive Director of NSS, Shahabuddin Panna and CEO of MTB Foundation, Samia Chowdhury, at a ceremony held at MTB's Corporate Head Office, in the presence of key representatives from both organizations, including MD & CEO, Syed Mahbubur Rahman.







**PRODUCT INNOVATION**

**MTB Launches Bangladesh's First Virtual Debit Card in Partnership with Visa**



MTB has introduced the country's first Virtual Debit Card in collaboration with Visa, setting new standards in the banking industry. This digital innovation combines innovation, security, and convenience, promising a seamless and secure banking experience for customers. Users can perform ATM transactions via Cash by Code and make payments at merchant points through QR Code. The card also supports E-Commerce transactions, simplifying online shopping. Application for the card is quick and easy through the MTB Smart Banking app. The service was introduced by MD & CEO, Syed Mahbubur Rahman, at a ceremony held at the bank's Corporate Head Office, attended by key representatives from the bank and Visa.

**MTB launches MasterCard Business Credit Card with Walmart as Debut Client**

MTB and Mastercard have introduced the MTB Mastercard Business Credit Card, with Walmart Global Sourcing Bangladesh Private Limited as its first client. This innovative solution addresses modern enterprises' financial challenges, enabling efficient expense management for travel, entertainment, marketing, and other business costs. The card is dual-currency, facilitating international transactions in compliance with Bangladesh Bank guidelines. Businesses can nominate employees or owners to receive cards, and the total credit limit is distributed among any number of nominated individuals. Cardholders will also enjoy complimentary access to MTB Air Lounges at various airports and meet-and-greet services at Hazrat Shahjalal International Airport when traveling abroad. The collaboration reflects MTB and Mastercard's commitment to advancing Bangladesh's digital financial ecosystem.



**MTB Launches Toll-Free Smart Banking Service**



MTB has introduced a Toll-Free Smart Banking service exclusively for users of the MTB Smart Banking App. This service allows users to access the app without incurring data charges on Grameenphone, Airtel, Banglalink, and Robi networks, enabling convenient and worry-free mobile banking across Bangladesh. MD & CEO, Syed Mahbubur Rahman, launched the service at a ceremony held at the bank's Corporate Head Office. This initiative is set to make banking easily accessible and data-efficient for customers on the go, further enhancing their banking experience. Additionally, senior executives including AMD & GCRO, Chowdhury Akhtar Asif, AMD & CBO, Md. Khalid Mahmood Khan, along with other key MTB executives, also attended the event.

**STRATEGIC ALLIANCE**

**MTB and GrameenPhone's Touch-Free Solution for Distributors**



MTB and GrameenPhone (GP) have joined forces to introduce a touch-free automation system for GP distributors, aligning with the vision of a 'Smart Bangladesh.' This innovative collaboration simplifies the product lifting process, ensuring fully automated operations. The system generates auto purchase orders when stock levels are low, facilitating seamless financial transactions by depositing funds directly into GP Distributors' accounts. MTB offers automatic financing through pre-approved CC loans, making cash transactions for product lifting efficient and secure. The partnership, signed by GP CEO Yasir Azman and MD & CEO, Syed Mahbubur Rahman, signifies a significant step toward efficient and secure product distribution.





### MTB and Shakti Foundation Partner for Cash Management Services

MTB and Shakti Foundation have recently signed a Cash Management Services agreement, took place at the bank's Corporate Head Office. Founder & Executive Director of Shakti Foundation, Humaira Islam, Ph.D., and MD & CEO, Syed Mahbubur Rahman signed the agreement. The ceremony also featured key executives from both the organizations, including Senior Director & Head of Finance, Abdul Halim, AMD & CBO, Md. Khalid Mahmood Khan.



### MTB's Partnership with Deutsche Bank AG for Cash Management Services



MTB and Deutsche Bank AG Bangladesh Representative Office have recently signed an agreement for Cash Management Services at the bank's Corporate Head Office. The agreement was signed by Chief Representative Officer of Deutsche Bank AG Bangladesh Representative Office, Syed Naushad Zaman and MD & CEO, Syed Mahbubur Rahman. The ceremony was attended by key representatives from both the organizations, including Md. Khalid Mahmood Khan, AMD & CBO, and Mohammad Habibur Rahman from A.S & Associates. This agreement marks a significant step in strengthening financial services and collaboration between the two institutions.



### BUSINESS CAMPAIGN

### MTB Organizes Home Loan Carnival with 7 Real Estate Partners

MTB has launched the MTB Home Loan Carnival 2023, themed "Unlock Your Dream Home." Member of Investment Promotion at BEPZA, Ali Reza Mazid, inaugurated the event as Chief Guest, with MD & CEO, Syed Mahbubur Rahman, presiding over the event. The carnival, taking place from September 13 to 14, 2023, at Dhaka Export Processing Zone (DEPZ), brings together seven prominent real estate companies, including ABC Real Estate Ltd., Building Technologies & Ideas Ltd., and Assure Group. Homebuyers can explore property options, receive expert advice, and consult MTB's loan officers for on-the-spot financial guidance. MTB offers competitive home loan packages with flexible terms. Other prominent figures from DEPZ, bti, and the bank were also present at the launching ceremony.



### MTB CLUB ACTIVITY

### The 5<sup>th</sup> MTB Club Football Carnival



MTB Club organized its 5<sup>th</sup> Football Carnival as part of the year-long sports activities for employees. The 2-day event, held at the United International University Playground in Dhaka, featured 31 teams from various MTB divisions and branches. United Giants claimed the Championship, with Risk Avengers as the Runners-up. The event was graced by MTB's Chairman, Md. Abdul Malek and Director, Md. Hedayetullah with their enthusiastic participation. The trophies were handed over by MD & CEO, Syed Mahbubur Rahman. Several senior executives and their families, including AMD & GCRO, Chowdhury Akhtar Asif, AMD & CBO, Md. Khalid Mahmood Khan, were also present. This event showcased the bank's commitment to fostering a healthy balance between work and sports for its employees.



HR CORNER  
EXECUTIVE ONBOARDED



**Samiul Anam**  
SAVP  
Digital Banking Division



**Md. Jahangir Kaiser**  
AVP  
Digital Banking Division



**Princep Paul**  
AVP  
Integrated and Centralized  
MITS Operations Division



**Amrita Lal Roy**  
AVP & Senior Manager  
MTB Engineering  
Department

RETIREMENT

EXECUTIVE AT NEW ASSIGNMENT



**Tanjila Akther Chowdhury**  
SVP  
Special Asset Management  
Division



**Md. Ashadul Islam**  
AVP  
Internal Control & Compliance



**S. M. Ahidur Rahman**  
AVP  
Principal Branch



**Md. Ashraful Islam**  
SVP  
Special Asset Management  
Division



**Md. Mizanur Rahman**  
AVP & Branch Manager  
Bormi Branch



**Nasreen Akhter**  
AVP & Branch Operations  
Manager  
Mirpur Branch



**Md. Mahfuzul Haque**  
AVP & Branch Operations  
Manager  
Gulshan Branch



**Mohammad Bashirussamad**  
AVP  
Agrabad Branch,

LONGEST SERVING MTBians



**Md. Khaled Masud**  
VP  
Internal Control & Compliance



**Md. Masud Karim**  
AVP  
Dhanbari SME/ Agri Branch



**Shirina Akter**  
FAVP  
Liability Operations Department



**Afroza Anowara Naznin**  
FAVP  
Non-Resident Banking Division

Note: Arranged by Joining Date  
These MTBians joined the Bank in July – September period and continuously serving more the Bank than 20 years. Please note,  
MTBians whose names appeared in earlier issues are not shown to avoid repetition



**Md. Nazrul Islam**  
VP  
Mymensingh Branch



**Md. Alamgir Chowdhury**  
VP  
Kalurghat Industrial Area  
Branch



**Md. Humayun Kabir**  
EVP  
Internal Control & Compliance



**Afsana Mazumder**  
SAVP  
Internal Control & Compliance

**GOOD LUCK TO MTB ALUMNI**



**Malik Muntasir Reza**  
SEVP & Company Secretary  
MTB Board Division



**Mohammad Zahidul  
Ahasan**  
EVP & Divisional Head  
NRB Division



**Airin Sultana Chowdhury**  
SAVP & Senior Relationship  
Manager  
Branch Banking Division



**Sonchoy Kumer Saha**  
SVP & Deputy CEO  
MTB Securities Ltd



**Joyanta Sarker**  
AVP & Senior Manager  
Asset Operations Department

**CONDOLENCE**



**Mr. Md. Emran**  
Junior Officer, Grade-1 (Cash)  
Alternate Delivery Channel



**Mr. Md. Shahidul Islam**  
Senior Officer  
MTB Securities Limited



**Mohammad Benazir Islam**  
SAVP & Senior Relationship  
Manager  
Agrabad Branch


**PEOPLE DEVELOPMENT**
**Leadership Development Workshop Held on July 26-27**


A two-day workshop on "Management, Supervisory Skills, and Leadership Development" was recently held at Bishwa Sahitya Kendra (BSK), Banglamotor, Dhaka. The exclusive event was conducted by renowned corporate trainer and CEO & Founder of Lighthouse Bangladesh, Najmus Ahmed (Albab). The workshop concluded with a certificate awarding ceremony in the presence of MD & CEO, Syed Mahbubur Rahman. The workshop had 29 senior-level participants, including Branch Managers and Department & Unit Heads from CHO, who actively engaged in dynamic learning to enhance their leadership and management skills. Notable attendees included Abdul Mannan, Head of Branch Banking Division, Marcus C. Gomes, Principal of MTBTI, and other MTBTI Senior officials.

**Workshop for Effective Negotiation, Cross Selling, and Stress Management organized on July 18-19**

MTBTI recently hosted a timely two-day workshop on "Negotiation, Cross Selling, Time and Stress Management" at Bishwa Sahitya Kendra (BSK), Banglamotor, Dhaka. The workshop was conducted by the prominent corporate trainer and Chief Inspiration Officer of Don Sumdany Facilitation and Consultancy, Ghulam Sumdany Don. The event saw active participation from 39 senior officials, including Deputy Heads, Senior RMs from different Divisions and Branch Operation Managers from various Branches. AMD & GCRO, Chowdhury Akhtar Asif and AMD & CBO, Khalid Mahmood Khan graced the inaugural and closing ceremonies. Key figures including Head of Branch Banking Division, Abdul Mannan, MTBTI Principal, Marcus C. Gomes, alongside other MTBTI officials, were also in attendance.


**Treasury Management Workshop Took Place on July 23**

A daylong workshop on "Treasury Management" was recently held at the MTBTI in the MTB Tower. The workshop drew the participation of 24 officials from various divisions. DMD & Head of Treasury, Md. Shamsul Islam, inaugurated the workshop and shared his invaluable practical experience with the participants. Other session speakers were Unit Head of Treasury Division, Md. Zahurul Karim Chowdhury and Unit Head of Treasury Division, Md. Anower Parvez. Principal of MTBTI, Marcus C. Gomes, along with other MTBTI officials, was also present during the workshop.


**Money Laundering Prevention and Terrorism Financing Training at Saidpur, Nilphamari**

MTB hosted a daylong training on "Prevention of Money Laundering and Combating the Financing of Terrorism" at Saidpur on August 12, 2023, for the officials of commercial banks in Nilphamari district, as part of the Bangladesh Financial Intelligence Unit (BFIU) program. BFIU Director, Md. Rafiqul Islam was the Chief Guest, and DMD & CAMLCO, Rais Uddin Ahmad chaired the event. A total of 68 participants from 34 banks attended the programme, featuring sessions conducted by BFIU experts. The workshop concluded with participant assessments followed by a lively discussion.





MTBians CORNER  
ARRIVED ON EARTH



**Md. Irfan Sadique**  
MTBian: Ismail Hossain  
Associate  
Credit Administration Department  
September 24, 2023



**Samreen shamdane ayat**  
MTBian: Shermin Akther  
Customer Service Officer  
Laldighirpar Branch  
August 14, 2023



**Tahreen Amin Riham & Rushdan Amin Rihan**  
MTBian: Khaled Bin Amin  
Financial Analyst  
Retail Banking Division  
August 09, 2023

ACADEMIC ACHIEVEMENT

AIBB Completed



**Mohammed Sanullah,**  
Branch Manager  
Aman Bazar Branch



**Atikul Islam,**  
Relationship Manager,  
WBD-2



**Mohammad Anisuzzaman Sarker,**  
Senior Relationship Manager,  
MTB Centre Corporate Branch

JAIBB Completed



**Mohammed Burhan Uddin,**  
Branch Operations Manager,  
Aman Bazar Branch



**Pollab Gupta,**  
Customer Service Officer,  
Nazirhat Branch



**Abhijit Kumar Saha,**  
Relationship Manager,  
MTB Treasury Division



**Shusmita Shehrin Imam,**  
Financial Analyst,  
Credit Risk Management Division



**Mohammad Saifujaman,**  
Senior Financial Analyst,  
Credit Risk Management Division



**A.K.M. Abdul Hye**  
Customer Service Officer  
Mirpur Branch  
PGD in Islamic Banking

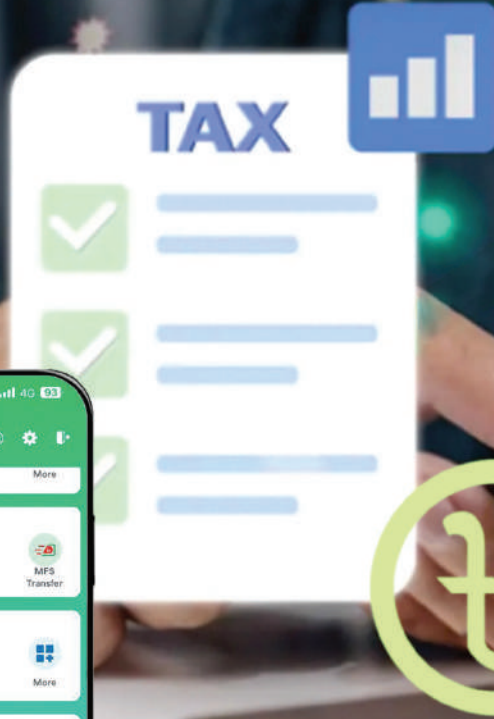
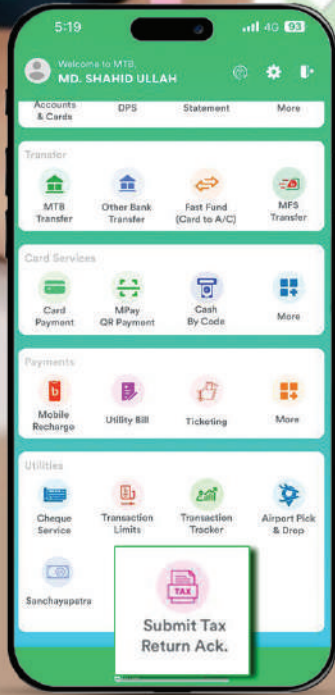


**Md. Tafiqur Rahman,**  
MTBian: Md. Siddiqur Rahman,  
Associate Financial Analyst,  
SME & Agri Banking Division  
Aloha Math Champion



**Tahera Akter**, Faculty & Senior Manager, Training Institute

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